



**Report of the  
Indiana Billing Symposium  
organized by the  
Indiana Utility Regulatory Commission**

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## **About the Indiana Utility Regulatory Commission**

The Indiana Utility Regulatory Commission (IURC or Commission) is an administrative agency that hears evidence in cases filed before it and makes decisions based on the evidence presented in those cases. An advocate of neither the public nor the utilities, the Commission is required by state statute to make decisions in the public interest to ensure the utilities provide safe and reliable service at just and reasonable rates. The Commission also serves as a resource to the legislature, executive branch, state agencies, and public by providing information regarding Indiana's utilities and the regulatory process. In addition, Commission members and staff are actively involved with regional, national, and federal organizations regarding utility issues affecting Indiana.

In its current role, the agency oversees more than 600 utilities that operate in Indiana. The Commission regulates electric, natural gas, telecommunications (limited), water, and wastewater utilities. It also has a Pipeline Safety Division that is responsible for enforcing state and federal safety regulations for Indiana's intrastate gas pipeline facilities.

The agency is overseen by five commissioners who are appointed by the governor. Current Commissioners of the IURC are Chair Carol Stephan, Vice-Chair Carolene Mays-Medley, Commissioner Jim Huston, Commissioner Angela Weber, and Commissioner David Ziegner.

The IURC has a total professional staff of about 75 people; the majority are attorneys, engineers, accountants, and economists who review and recommend decisions on cases pending before the Commission. The agency also has a Consumer Affairs Division that serves as a liaison between utility ratepayers and the utilities.

For more information about the IURC, visit [www.in.gov/iurc](http://www.in.gov/iurc).

## **About the National Regulatory Research Institute**

NRRI was founded in 1976 by the National Association of Regulatory Utility Commissioners (NARUC). While corporately independent, NARUC and NRRI are linked in multiple ways to ensure accountability. NARUC, as the association of all state regulators, is invested in quality research serving its members. NRRI coordinates its activities to support NARUC's policy, research, educational and member-support service to state commissions.

### **Mission Statement**

To serve state utility regulators by producing and disseminating relevant, high-quality research that provides the analytical framework and practical tools necessary to improve their public interest decision-making. In all its activities, NRRI embodies the following values: relevance, excellence, objectivity, creativity, independence, fiscal prudence, ethics, timeliness and continuous improvement.

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We also thank Dr. Rajnish Barua, NRRI Executive Director, who provided extensive support, encouragement, and guidance for this project as well as participated in the Billing Symposium.

Any mistakes or omissions are our responsibility, and we welcome suggestions from readers for corrections or additions. As always, we remain open to suggestions for future research topics.

- Tom Stanton and Kathryn Kline

## Table of Contents

About the Indiana Utility Regulatory Commission .....	i
About the National Regulatory Research Institute .....	ii
About the Report Authors .....	iii
Acknowledgements .....	iii
1 Introduction .....	1
2 Purpose of the Billing Symposium .....	1
3 Symposium Structure .....	3
4 Participants .....	4
5 Consumer Research Panel .....	5
5.1 NAACP .....	5
5.2 Citizens Energy Group .....	6
5.3 Indiana American Water .....	6
5.4 Indiana Office of Utility Consumer Counselor .....	7
5.5 Northern Indiana Public Service Company .....	8
5.6 Panel Discussion .....	8
6 Paper Bills Panel .....	9
6.1 NineStar Connect .....	9
6.2 Aqua Indiana .....	9
6.3 Citizens Action Coalition .....	10
6.4 Indiana Office of Utility Consumer Counselor .....	10
6.5 Duke Energy Indiana .....	10
6.6 Panel Discussion .....	11
7 eBilling Panel .....	12
7.1 NineStar Connect .....	12
7.2 American Electric Power/Indiana Michigan Power .....	12
7.3 Indiana American Water .....	13
7.4 Citizens Action Coalition .....	13
7.5 Indiana Office of Utility Consumer Counselor .....	13
7.6 Panel Discussion .....	14

8	Comprehensive Customer Engagement on Billing Panel .....	14
8.1	Aqua Indiana .....	14
8.2	Vectren .....	15
8.3	Citizens Action Coalition.....	15
8.4	Indiana Office of Utility Consumer Counselor .....	15
8.5	Hendricks Power Cooperative.....	16
8.6	Panel Discussion .....	16
9	Summary .....	17
9.1	Common Themes .....	17
9.2	Billing Symposium Follow-up Survey.....	18
9.3	Conclusion.....	19
	Appendix A: Symposium Information Packet (29 pages) .....	A-1
	Appendix B: Symposium Presentations (109 pages) .....	B-1
	Appendix C: Consumer Group Information (40 pages) .....	C-1
	Appendix D: Utility Information (167 pages) .....	D-1

**List of Table**

Table 1: Duke’s Reported Costs for Making Format Changes to Utility Bills .....	11
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## **1 Introduction**

In May 2015, Commissioner Jim Huston of the Indiana Regulatory Utility Commission (IURC or Commission) contacted the National Association of Regulatory Utility Commissioners (NARUC) and the National Regulatory Research Institute (NRRI) with an interest in exploring public utility billing practices around the nation after learning that the number one area that results in complaints received by the IURC's Consumer Affairs Division is about concerns with utility billing and billing-related communications.

In Fiscal Year 2015 (FY15), the IURC's Consumer Affairs Division logged 4,854 complaints regarding issues with regulated utilities; this was a 14 percent increase from the previous fiscal year (4,254 complaints).<sup>1</sup> Of the complaints in FY15, 23 percent were billing disputes. The top five billing issues as categorized by IURC staff were (in order of volume): high bills, sub-metering, deposits, unpaid bill, and service charges. Of the total complaints the IURC received regarding regulated utilities in FY15, 38 percent were related to electric utilities, 30 percent were related to natural gas utilities, 27 percent related to water utilities, four percent to wastewater utilities, and one percent telecommunications.<sup>2</sup> The increase in volume from FY14 to FY15 presented an opportunity to foster discourse and transparency between stakeholder groups on the topic of billing practices and related consumer communications regarding billing.

After several discussions, the IURC, NARUC, or NRRI did not find another state that had performed a similar forum that brought together utilities and consumer groups to discuss billing to the degree Commissioner Huston was seeking with the intent of better understanding utility billing. At that point, Commissioner Huston and staff began planning a two-pronged approach consisting of hosting a Billing Symposium in Indiana for open discussion among stakeholders in addition to NRRI conducting primary and secondary research on billing practices around the United States. With the support of fellow commissioners and Chetrice Mosley, IURC's Executive Director of External Affairs, and staff, Commissioner Huston was instrumental in initiating and guiding the Billing Symposium project.

## **2 Purpose of the Billing Symposium**

The purpose of the IURC's Billing Symposium was to bring together stakeholders and allow for discourse and deeper understanding of billing practices from the gas, electric, water, and wastewater utilities' perspectives and the consumer groups' perspectives. The Commission

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<sup>1</sup> Most of the background information contained in Section 1 was provided by Chetrice Mosley IURC's Executive Director of External Affairs, and her colleagues.

<sup>2</sup> Note that the 1 percent of telecommunications is related to complaints that are within the limited jurisdiction of the IURC after the telecommunications industry was deregulated in Indiana in 2006. However, of all calls received by the IURC's Consumer Affairs Division (regulated and unregulated), more than 45 percent are related to telecommunications.

requested that participants engage in active listening and maintain respectful attitudes toward groups with differing opinions. Leading up to the Billing Symposium, several participants had cases pending before the Commission; therefore, the Commission requested that participants refrain from discussing issues under consideration in the active cases. Representatives of all the Indiana utility companies were invited to participate, including those not regulated by the Commission. In fact, on multiple occasions it was explicitly emphasized that the Billing Symposium was not intended in any way to create rules, mandates, or additional policies regarding utility billing in Indiana. It was also not a forum to discuss current policy disagreements between utilities and consumer groups. It was to be a forum to better understand billing practices and consumers' needs and opinions from multiple perspectives.

Because the nature of the project took a very different approach from other IURC initiatives with stakeholders who do not typically interact in this type of forum, Ms. Mosley met with more than 40 stakeholders at least one time in a one-on-one atmosphere to explain the purpose of the Symposium and to get initial feedback and concerns before the first "Kickoff Meeting." The stakeholders included representatives from:

- Regulated utilities;
- Unregulated utilities;
- Consumer advocacy groups that interact with the IURC in regulatory proceedings;
- Consumer advocacy groups that do not interact with the IURC but do interface with consumers who are affected by utility billing issues;
- National and state associations; and,
- Other Indiana state agencies.

A Kickoff Meeting to explain the purpose of the Symposium and initiate the research-gathering process was held on September 3, 2015, in Indianapolis, Indiana, with all stakeholders present. After the first half of the Kickoff Meeting, both groups of the stakeholders (utilities and consumer groups) met with Commission staff separately to develop questions for the other group. The Commission wanted the groups to drive the topics and questions of the Billing Symposium to ensure it would be valuable for all stakeholders. The Commission found that this approach, along with the one-on-one meetings, led to more engagement from both sides and continued to emphasize the point that the IURC was serving as a facilitator and wanted only to learn more about billing best practices with no intention of making any changes to Indiana rules, regulations, or policies regarding utility billing.

During and after the Kickoff Meeting, consumer groups and utility companies developed a body of questions for each other that would help foster mutual understanding of different stakeholder group goals and challenges. These questions related to consumer preferences for billing delivery, billing design, and utility company practices, among other topics. All questions were sent to groups to answer.

The Commission offered all stakeholders assistance with inputting their survey questions into the agency's SurveyMonkey® tool. Three consumer groups (Citizens Action Coalition, Indiana Office of Utility Consumer Counselor, and NAACP) used SurveyMonkey for the

project. Although the Commission assisted in setting up the survey tool, the survey questions and the summary of responses were completed by each group and not the IURC. These surveys were sent to customers using a variety of channels including emails, paper surveys, and focus groups. Surveys were composed of multiple-choice, interval scale, and open-ended questions. No effort was made to ensure that the individuals surveyed by the consumer groups would be a representative sample of the larger population of utility consumers. In the field of survey research, this kind of unstructured sampling is called by a variety of names, including accidental, convenience, opportunity, or even grab sampling: It is possible or even likely that the survey results reported are reflecting some kinds of self-selection bias on the part of those answering the questions, compared to what might be found using a more structured sampling technique. In this case, each group's survey was sent to that group's membership and was open to the public. Although there may be overlap of survey participation between groups and their surveys were not completed in a way that could be understood to fully represent the general population, each consumer group's analysis provided valuable qualitative data that was instrumental in furthering the dialogue and purpose of the Symposium.

Utility companies answered questions provided to them from the consumer groups, which mainly focused on – among other topics – explaining the mechanisms and techniques the utilities use for designing bills; their research methods that have been completed, along with their key findings; billing communication outreach efforts; bill examples; and utility costs associated with making changes to bills. All participating stakeholders submitted their answers to the questions from the other corresponding group before the day of the Billing Symposium. These submissions can be found in Appendices C and D.

After much preparation, the Billing Symposium was held on November 2, 2015, in Indianapolis, Indiana, where NRRI facilitated four discussion panels. Subsequently, this report was produced by NRRI staff in March 2016, and it is being released concurrently with an independent NRRI research report about utility billing and customer communications.

### **3 Symposium Structure**

The Billing Symposium was organized into four topical panels over the course of a one-day meeting, with each panelist providing up to a 10-minute presentation on the relevant topic. The panelists represented jurisdictional utilities, non-jurisdictional utilities, community entities, and government agencies, to best provide comprehensive insight into each topic. The Commission structured panels so that each would provide diverse viewpoints. NRRI staff members Rajnish Barua and Tom Stanton acted as neutral, third-party moderators for Symposium panels as a means of ensuring that proceedings reflected the neutral approach adopted by the IURC. Symposium panels covered the following billing-related issues:

- (1) Consumer Research;
- (2) Paper Billing;
- (3) eBilling; and,
- (4) Comprehensive Customer Engagement on Billing.

Each panel included four or five presenters, who provided information from their organization on the panel topic, followed by 10-20 minutes of question-and-answer style discussion where the commissioners, audience members, panelists, and moderators had the opportunity to pose questions to the panelists (for the Billing Symposium agenda, see Appendix A). Although panelists provided substantial information within their allotted time, they did not always have time to present the complete information and the panelists' PowerPoint presentations are included in Appendix B.<sup>3</sup>

## 4 Participants

Due to space limitations in the facility used for the Billing Symposium, participants included only stakeholders invited by the IURC who participated in the questionnaires or had a direct professional relationship and experience with the topic of utility billing issues. The following organizations were represented at the Billing Symposium:

### **Government Agencies**

- Indiana Office of Utility Consumer Counselor (OUCC)
- Indiana Utility Regulatory Commission (IURC)

### **Jurisdictional Utilities**

- AES Corporation/Indianapolis Power & Light (IPL)
- American Electric Power (AEP)/Indiana Michigan Power
- Aqua Indiana
- Citizens Energy Group (CEG)
- Duke Energy Indiana
- Indiana American Water (IAW)
- Jackson County Water
- Northern Indiana Public Service Company (NIPSCO)
- Vectren

### **Non-Jurisdictional Utilities**

- Columbus Utilities
- Hendricks Power Cooperative
- Indiana Municipal Power Agency
- NineStar Connect
- Richmond Power & Light

### **Other Entities**

- AARP
- Alliance of Indiana Rural Water

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<sup>3</sup> Not all panelists used PowerPoint presentations; some referred to parts of their respective submissions found in Appendix C or Appendix D.

- Citizens Action Coalition (CAC)
- Indiana Association of Cities and Towns
- Indiana Electric Cooperatives
- Indiana Energy Association
- Indiana Industrial Energy Consumers, Inc. (INDIEC), represented by Lewis-Kappes.
- NAACP

## **5 Consumer Research Panel**

The Consumer Research Panel focused on resources and methodologies used by utilities and consumer groups when researching what consumers want most on their utility bills. The panelists for the Consumer Research Panel were representatives of the NAACP, Citizens Energy Group, Indiana American Water, the Indiana Office of Utility Consumer Counselor, and Northern Indiana Public Service Company.

### **5.1 NAACP**

The NAACP reached out to utility customers via email, social media, focus groups, and face-to-face communications. Fifty-five people provided feedback to the NAACP's questions. Ninety-one percent of respondents reported holding a bachelor's degree or higher, and 79 percent of respondents reported being 50 years or older. Due to limitations on time and resources, the survey respondents represent a convenient sample of NAACP members.

The NAACP panelist expressed the desire of respondents to receive billing information from utilities in a clear presentation. People responding to the NAACP's survey value clarity in all parts of the bill from presentation to content. Respondents want to know the exact amount due on each bill, and 53 percent request a clearer due date. Respondents expressed a general interest for a larger font size. People surveyed want information to be clearly displayed to show whether bills are based on estimated or actual meter readings. The NAACP survey findings showed respondents' desire to act as informed customers. Interest in information is demonstrated in the respondents' stated preference for usage graphs (50 percent) and a 68 percent preference for a line-item format of billing charges. NAACP respondents expressed a desire for more information about customer usage on current bills and information about methods for lowering future bills. Consistent throughout the NAACP's responses is the idea that a well-formatted bill design that displays important information clearly will help customers understand the justifications for high bills and could lead to improved payment outcomes.

Survey respondents also want more information to be provided on bills about available bill payment options and payment locations.

Survey responses indicate a general wariness toward electronic billing (partly attributable, the NAACP panelist believes, to the large number of respondents age 50 or older). This

wariness reportedly stems from security concerns associated with online billing and a fear that a bill might be overlooked without the physical reminder of a mailed bill.

Due to time constraints, the NAACP panelist did not have the opportunity to present all recommendations, but the NAACP's presentation includes recommended on-bill financing for residential energy efficiency improvements as one possible method for alleviating cost burdens (see Appendix C). On-bill financing is a collection mechanism by which efficiency improvements are repaid by a utility customer through a series of payments, with the charges presented on the customer's monthly bill. On-bill financing typically provides for improvements to be completed with terms including no money down and monthly payments designed to be less than monthly utility bill cost savings.<sup>4</sup>

## **5.2 Citizens Energy Group**

The Citizens Energy Group (CEG) panelist presented information about customer demographics, survey methods, and key findings from a recent CEG customer survey. Ease of locating information on bills is important to customers. The clarity of the information provided is also a vital element for customer satisfaction. Finally, customers are concerned about whether they are receiving a sufficient amount of information on customer bills to make informed choices about usage patterns.

## **5.3 Indiana American Water**

Indiana American Water (IAW) conducts ongoing customer research in the form of customer surveys, quarterly reviews, and ongoing billing review for ease of understanding. IAW entered into the process of revising its bills in 2013 based on feedback from customer surveys, call center staff interviews, and dispute resolution staff input. IAW receives the highest volume of complaints related to: (a) high bills; (b) customer does not understand bill; (c) bills contain corrections from earlier bills; (d) rate changes; and (e) requested bill adjustments due to water leaks that have been subsequently repaired.

As a result of this input, IAW has introduced the following changes: (a) bills are now printed in color (for the first time); and (b) a bold font is used to draw attention to important information (such as due date, amount due, and outcomes for late payments). The new bill format allows for multipage statements of up to four pages, and with the extra space available, IAW now has the ability to provide additional information about cancelled bills and re-bills.

IAW is taking other steps to improve customer communication experiences as well. In response to the high volume of complaints about rate changes, IAW is working to develop better ways of informing customers before rate changes take effect. IAW also has developed a new method for sharing information with customers that takes into account which types of

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<sup>4</sup> The Environmental and Energy Study Institute, *Overcoming the Barriers to Energy-Related Investments with an On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives*. Washington, DC: September 2015. <http://www.eesi.org/files/OBFprimer.pdf>.

information specific customers want to receive and their preferred medium of communication.

#### **5.4 Indiana Office of Utility Consumer Counselor**

The Indiana Office of Utility Consumer Counselor (OUCC) presented several key themes related to consumer preferences based on the consumer feedback gathered from the questions the OUCC sent out before the Billing Symposium.

The first finding was that estimated bills are unpopular. This issue received high-intensity negative responses, indicating general dislike.

The second finding was that billing inserts are not regarded in a positive light, although some customers report that they do read billing inserts at least some of the time. The OUCC panelist suggested that inserts are a potential area for improvement: customers come in contact with them regularly and they provide a potential method for delivering educational information to consumers if the content is interesting and the design is eye-catching.

The third finding the OUCC panelist presented was that language should be simplified on bills. Billing can be a complex undertaking, and the use of acronyms and technical jargon make it more so. The OUCC suggests finding creative ways to explain issues plainly on the bills to improve customer comprehension and experience. Similar to the NAACP, the OUCC's results were produced using a convenience sampling of the population.

The fourth finding was that respondents' desire for plain language does not reflect a desire for less information. The OUCC notes here that only eight percent of respondents indicated that they thought utility bills had too much information.

The fifth finding was that the type of information consumers want varies widely. This is well represented by the issue of font size: while customers want a larger font size, there is no agreement on the exact size.

The sixth finding was that paper billing is not going away any time soon and customer concerns are shaped by a number of consumer experiences. Not all customers have ready access to either a computer or high-speed Internet service, meaning eBilling options might be inaccessible for some customers.

Finally, the OUCC's respondents reported feeling unprepared for changes to their monthly bills and expressed a clear preference for being notified in advance about changes in rates. Rate changes affect household budgets, so it is important to provide customers with adequate advance notice by using communications media that will catch customers' attention.

## **5.5 Northern Indiana Public Service Company**

In 2013, Northern Indiana Public Service Company (NISPCO) began to research and develop a new bill design with the purpose of designing a version of its bill they hope to make available to customers this year. The last bill redesign was introduced to customers in 2006. The objective of NIPSCO's current redesign, which is based on direct customer feedback, is to make bills easier to read and more understandable, so that customers can quickly find the information they need. Specifically, NIPSCO plans to simplify the presentation of information that matters most to customers and improve customers' understanding of energy costs.

Using combinations of internal research, online customer surveys, and focus groups, NIPSCO has collected feedback about problems with its current bill format and ideas for improving its next bill design. Internal research was collected via a focus group from more than 60 cross-functional employees regarding NIPSCO's bill compared to other utility and non-utility bills. NiSource, NIPSCO's parent company, tested an initial prototype and surveyed customers about it. NiSource received 2,217 responses, of which 26.6 percent were from NIPSCO customers (NIPSCO is one of seven of NiSource's energy distribution companies). The survey focused on understanding the information customers value most when reviewing their utility bills and explaining to the focus group how the prototype would compare to the current bill format. One notable method employed to gather information on customer use patterns in NIPSCO's online survey was a mouse-driven marker feature that allowed panelists to highlight areas of importance on a prototype version of the bill. Finally, NIPSCO recruited 96 customers to participate in an in-person, facilitated focus group.

NIPSCO's research on customer feedback revealed the following findings related to bill content and format: (a) a concise account summary section at the top of the bill was the most important desired feature; (b) customers prefer usage history to be presented on the front side of the bill; and (c) customers prefer a bar graph, instead of a line graph, for presenting their usage-history data.

## **5.6 Panel Discussion**

During discussions following the presentation, Commissioner Huston inquired about survey methodology and the planning process that goes into decisions to redesign bills. Specifically, how do utilities ensure they receive feedback representative of different demographics, and how do utilities decide when to redesign bills? NIPSCO responded that they use different methods including telephone surveys. The planning process varies, but the general consensus from CEG and IAW was that the decision to redesign bills was driven primarily by customer feedback, complaints, and survey results.

When asked whether consumer groups had learned any information from utility groups that they found helpful, the NAACP representative responded in the positive, noting that it was clear that customer feedback is taken into account when utilities are making decisions. The

OUCC representative pointed to the varied preferences of customers especially in regards to issues like font size and what information should be included on bills.

IURC Chair Carol Stephan inquired about how customers were notified when eBilling was used. CEG said they used a third-party company to provide reminder information to customers. NIPSCO had a similar arrangement to CEG but specified that disconnect notifications are delivered only via paper. IAW uses letters for prior notice, and both door hangers and personal phone calls to warn customers prior to disconnection.

## **6 Paper Bills Panel**

This panel focused on the format of utilities' paper bills as well as methods to meet the diverse needs of customers through bills (simple and detailed) and customer expectations. The panelists for this session were NineStar Connect, Aqua Indiana, Citizens Action Coalition, Indiana Office of Utility Consumer Counselor, and Duke Energy.

### **6.1 NineStar Connect**

NineStar Connect (NineStar) reported redesigning its electric bill in 2013 based on consumer feedback from their annual meeting, recommendations from its board of directors, and phone calls from customers. As part of the redesign, NineStar worked to clarify information about rate adjustment mechanisms (trackers) by using simplified language and including a comparison of previous month to current month energy consumption on bills. Because NineStar offers customers the opportunity to purchase a solar panel from a community shared solar farm, information on solar production and any running credit amount can also be included on the bill. Customers participating in NineStar's Time-of-Use (TOU) rate are provided with on-peak and off-peak kilowatt hour consumption for the month, along with a message on their bill notifying them about how much money they have saved by participating in the program.

### **6.2 Aqua Indiana**

The Aqua Indiana (Aqua) panelist highlighted that customer perception of utility companies is based on customer interactions with companies through their bills and via contact with call centers. With the amount of diversity in customer interests, it can be challenging to provide customers with the experience they want. Aqua's last bill redesign occurred in 2012.

Aqua attempts to provide customers with more detailed information through welcome packets, which are sent to all new customers. Welcome packets include information on understanding bills, definitions for common billing terms, different ways that customers can contact Aqua representatives, and information about the various payment options available to customers.

### **6.3 Citizens Action Coalition**

The Citizens Action Coalition (CAC) recognizes the complexities of utility bill management due to the large volume of available information. The CAC panelist highlighted the changes over the past 15 years in the way consumers are messaging utilities when they are unhappy. These days, customers use Twitter, Facebook, and other types of social media to seek out information or express concerns. Even with changes in consumer communication channels, the monthly bill is still the primary gateway for utilities to communicate with consumers.

CAC customer feedback highlighted customers' desire for information. Survey responses called for detailed bills that provide information on line items. The CAC panelist also pointed out that there is an emotional component to utility billing.

The CAC customer survey<sup>5</sup> revealed that the majority of respondents who reported feeling like they were not receiving enough information had barriers to receiving information such as multiple calls, long calls, or repeat calls each month. For this reason, the CAC representative wanted to ensure that it was easy for customers to opt in to receive an itemized bill as a means of increasing the amount of information consumers receive. Billing inserts are one way utility companies can share information with customers, but the CAC survey indicated that insert readership is mixed and inserts are perceived as only sometimes being helpful.

### **6.4 Indiana Office of Utility Consumer Counselor**

The Indiana Office of Utility Consumer Counselor's (OUCC's) customer survey<sup>5</sup> found that the top five pieces of information customers want included on their bills are: (a) a clear notice of whether a bill is estimated versus actual; (b) line-item billing; (c) fixed costs; (d) taxes; and (e) bar charts showing current and historical consumption. Respondents want to be notified of changes to their bills via inserts, a separate mailing, or a message printed on the bill itself. The OUCC's survey findings suggest that customers want detailed information about how their bills are calculated and what is included in the costs, as well as how their current bills compare to past months.

### **6.5 Duke Energy Indiana**

Duke Energy Indiana (Duke) has the capability to share important messages with customers in a highlighted section of their paper bills and in an information message in a section at the bottom of bills. Duke provides customers with the option to receive condensed or detailed bills. Customers opt in to receiving condensed bills by checking a box that is returned with their payments. Duke reported that condensed bills were very popular: 87 percent of residential customers and 72 percent of nonresidential customers have chosen to receive condensed bills. Duke's bills are printed in black and white and are also available in Braille and large-print versions. Duke customers who have opted into eBilling receive a PDF format

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<sup>5</sup> It is possible that some of the same individuals might have responded to the surveys conducted by multiple stakeholder groups.

of their printed bill. Duke provided cost estimates for making changes of different magnitudes to its existing bill, and these estimates are provided in Table 1.

**Table 1: Duke’s Reported Costs for Making Format Changes to Utility Bills**

<b>Change</b>	<b>Description</b>	<b>Example</b>	<b>Process</b>	<b>Estimated Cost</b>	<b>Estimated Time</b>
No Change	Updates to customer information	Simple bill messages or new trackers/riders	Limited testing required	\$0	1 month
Small Changes	Minor formatting changes	Add/remove phone number	Target test scenarios Approval built in to the process	\$99,999	3 months
Medium Changes	Reworking a bill section	Add graphics in the middle of the bill	Test numerous scenarios Limited outside input and approval	\$100,000 - \$999,999	6-12 months
Large Changes	Reworking multiple bill sections	Major bill format overhaul	Gather customer feedback, design mock-ups, revise, and approve Test all scenarios Training/customer communication/prepare for problems	Over \$1,000,000	12+ months
Source: Indiana Billing Symposium. Paper Billing Panel, Duke Energy presentation; November 2, 2015.					

## 6.6 Panel Discussion

Participants were curious about which types of issues companies are engaging with customers via social media. Aqua reported using social media for customer relationship issues but it does not provide billing information through that medium. Duke Energy and NineStar reported using social media to communicate with customers about safety issues and storm planning, also noting that they could private message customers to help resolve billing issues if customers had reached out through social media.

Utility companies were asked which services they provide to address customer concerns about missed payments if customers have switched to eBilling. NineStar reported that they

send confirmations when payments have been applied but do not notify customers about missing payments until disconnect notices are sent. Duke responded that they provide customers with reoccurring payment options and eBilling on their website and that they notify customers via email when statements are ready. Aqua reported providing an automated payment system called ZipCheck for customers.

Regulated utility companies were asked how much of the cost for updating billing formats was already accounted for in the rate base and how much money would need to be requested separately. Panelists replied that the money for small and medium-sized issues is mostly built into the rate base, but there are “peaks and valleys” in the costs. One panelist emphasized that billing updates were resource-rich endeavors, and it would be costly for customer call centers if redesigns were poorly implemented.

## **7 eBilling Panel**

The purpose of this panel was to invite discussion between consumer groups and utilities on the principle issues and concerns that might be associated with electronic billing (eBilling). Utilities asked consumer groups what could make eBilling more attractive to consumers and increase eBilling participation. The panelists for this session were NineStar Connect, AEP/Indiana Michigan Power, Indiana American Water, Citizens Action Coalition, and the Indiana Office of Utility Consumer Counselor.

### **7.1 NineStar Connect**

NineStar Connect (NineStar) reported that approximately 10 percent of customers utilize SmartHub, their eBilling option. SmartHub is an online application for customers to review both their telephone and electric bills, and it provides detailed information on customer usage (including usage comparisons and detailed TOU data), along with billing and payment history information. SmartHub is available to all customers; access is not restricted to eBilling users.

### **7.2 American Electric Power/Indiana Michigan Power**

American Electric Power (AEP)/Indiana Michigan Power reported that approximately 25 percent of its customers are currently using eBilling. AEP views paperless billing as an important part of customer engagement because it helps to keep operational costs lower by reducing mailing costs, saving paper, and providing customers with more choices. For these reasons, AEP provides eBilling to its customers free of charge. AEP’s Indiana eBilling customers rate their billing experience 12 percent higher than their paper bill counterparts. AEP presents eBilling customers with a summary of their bill, and customers have the option to click a link that sends them to a detailed version of the bill. AEP reports that only seven to nine percent of customers choose to view their detailed bill. For AEP’s eBilling customers and those who register online, AEP offers a variety of informational resources such as usage

comparisons, energy efficiency information, information on available programs, and access to a detailed bill.

One major adoption issue AEP has faced with eBilling is that some customers are concerned they might forget to pay their bills if they switch to paperless billing. In response to this concern, AEP has created a system to provide mobile alerts for payment reminders, as well as for outages. AEP also encourages customers to sign up for eBilling and mobile alerts, by offering them a chance to win a Microsoft Surface tablet computer.

### **7.3 Indiana American Water**

Indiana American Water (IAW) reported that 32 percent of customers are currently enrolled in its self-service option, and 16 percent of customers use eBilling (with the caveat that customers have to sign up for self-service to use the eBilling system). Customer feedback has shown that customers do not like having to sign up for the self-service option to utilize eBilling, which IAW is working to change. eBilling customers receive notifications electronically.

The IAW panelist introduced the topic of push versus pull for sending information to customers. This concept refers to whether a company “pushes” the information to a consumer or “pulls” the consumer back to their website to view information. IAW currently uses a pull method (which they report costs 6 cents, compared to 11 cents for push), but reports that customers do not like being pulled back to the IAW website to view a PDF of their bill. IAW also is currently developing a notification program to let eBilling customers know when payments are due.

### **7.4 Citizens Action Coalition**

The Citizens Action Coalition (CAC) reported that 20 percent of respondents use eBilling and that these customers are reporting satisfaction with the eBilling system ease of use. Additionally, 12 percent of respondents are currently signed up to receive both paper bills and eBilling. Cyber security was the major concern cited by respondents who are not using eBills. One respondent noted that they want to receive a paper bill and have the ability to pay online. While the CAC panelist recognized the positive aspects of eBilling, she also wanted to remind the Symposium participants of the accessibility issues many customers still experience because they do not own a computer or have Internet access. She further emphasized the importance of maintaining and continuing to improve paper-billing services.

### **7.5 Indiana Office of Utility Consumer Counselor**

Nearly one-fifth (19%) of the Indiana Office of Utility Consumer Counselor (OUCC) respondents reported using eBilling exclusively, and a similar number reported receiving both eBills and paper bills. The survey responses highlighted customer interest in having flexible payment options. The responses showed a concern over potential fees associated with eBilling, and noted that there is a perception that utilities might want to charge fees to

customers using eBilling, even if eBilling costs the utility less than paper billing. Respondents also registered concerns over identity theft that could be associated with using eBilling, and the OUCC panelist recommended utilities work to educate consumers about the measures utilities have adopted to prevent identity theft.

When asked why respondents who had elected not to receive eBills had made this decision, there were several common answers. Respondents expressed concerns that they might lose their bill, forget to pay, or have private information stolen. Other responses for not switching to eBilling included being “old school,” being change averse, not having a computer, and not having access to high-speed Internet. Regardless of respondents’ preferences for paperless or eBilling, people want to see the same information on an eBill that they would see on a paper bill, and customers want to be notified of changes by a separate message, not included on the regular bill.

## **7.6 Panel Discussion**

Utility companies were asked how they share information about the security of customer data with the customers. AEP and NineStar responded that their privacy policies are available on their websites and that they sometimes also respond via phone to customer inquires about information privacy.

Participants asked whether all companies were seeing growth in the number of customers using eBilling. NineStar reported significant growth, especially in September and October of 2015. NineStar did not provide an explanation for the recent growth, though. IAW had seen similar growth and suggested that its policy to allow e-checks free of charge might have helped spur growth.

Panelists were asked why customers were requesting notifications in addition to their regular bills. The OUCC attributed this preference to the idea that more and separate notifications (not included with the bill) would decrease the likelihood of a customer missing important information.

## **8 Comprehensive Customer Engagement on Billing Panel**

The panel discussion regarding customer engagement on billing covered methods for improved communications, bills, other useful communiqués, and customer education. The panelists for this session were Aqua Indiana, Vectren, Citizens Action Coalition, Indiana Office of Utility Consumer Counselor, and Hendricks Power Cooperative.

### **8.1 Aqua Indiana**

The Aqua Indiana (Aqua) panelist began by recognizing that customers like building relationships with their utility companies, and Aqua works to develop these relationships in different ways. For this reason, Aqua’s state president fields calls directly from customers.

Aqua has developed a customer webpage where customers can learn more about their bill if they set up an account. Aqua also connects with its customers by maintaining an active presence on social media outlets such as Twitter. Aqua conducts customer surveys regularly, but because these surveys are targeted to people who have already interacted with the call centers, Aqua is aware that the surveys do not reach all customers.

Aqua has three call centers throughout the United States. After receiving customer feedback that customers prefer to talk to local people when calling, Aqua now routes all incoming calls to the caller's closest call center. Aqua reports it is currently working on improving customer communications through billing inserts by making these communications "eye-catching, colorful, and innovative."

## **8.2 Vectren**

Vectren works to provide information to customers by including billing definitions on the back side of all bill pages and making billing definitions available on its website. During Vectren's recent billing redesign process, the company informed customers of upcoming changes and the purpose of these changes through billing inserts and on their website.

The Vectren panelist emphasized the ways in which Vectren is engaging in "forward-thinking, multichannel" communications. New software allows Vectren to include "onserts" (customer-specific billing messages) on bills, which Vectren can use to alert customers of bill changes. Vectren has taken a proactive approach to communicating with customers about projects that can increase bills by telling the story as it occurs and coordinating those communications with relevant city and local groups. This might apply, for example, to infrastructure improvements in particular neighborhoods. Finally, Vectren uses door-to-door notifications to reach out to impacted customers.

## **8.3 Citizens Action Coalition**

The Citizens Action Coalition's (CAC's) customer survey indicated a general sense of distrust toward utilities concerning billing communications. The survey identified several reasons for this attitude. One respondent said that "utilities are providing far too much promotional material instead of critical information about my bill." Other customer feedback included concerns about rate increases, aversion to change, and expectations that outcomes would not be positive when dealing with utilities.

Customers expressed an interest in using information to the best of their abilities and reported that the helpfulness of billing inserts varied from month to month.

## **8.4 Indiana Office of Utility Consumer Counselor**

The Indiana Office of Utility Consumer Counselor (OUCC) panelist recognized that the communication landscape had changed drastically over a short period of time with advancements in technology and the growth of social media outlets such as Facebook,

Twitter, and LinkedIn. Even so, when asked what would make it easier to understand utility bills, customers' most popular answer was billing inserts. The customer survey revealed many people's desire for utility companies to use inserts more efficiently by including fewer advertisements, less information on non-related topics, and more information about bills. The OUCC panelist viewed billing inserts as an opportunity to address customers' desire for more information by using the available space to provide educational information each month on billing-related topics.

## **8.5 Hendricks Power Cooperative**

Although only 17 percent of Hendricks Power Cooperative's (HPC) customers use eBilling, 60 percent pay using electronic methods. HPC provides energy usage information to customers through an online portal that has customer usage history data available by year, month, day, and hour. The HPC panelist highlighted the usefulness of hourly data, which can help customers understand their own usage patterns. HPC also provides customers with a prepaid metering option that lets them pay for their energy in advance. The HPC panelist reported that the prepaid program enables customers to track energy usage daily and also helps the co-op avoid unpaid bills.

## **8.6 Panel Discussion**

Panelists were asked whether customer communications ever focus on providing more information, as survey feedback had been critical of advertisements. Vectren responded that the company focused a media campaign on budget billing a few years ago when bills were forecasted to increase 20 percent in the upcoming year, but also recognized that Vectren had not run a similar campaign more recently. Vectren and HPC both provide a notification on customer bills about where customers can find more information. HPC reported that the company sends its customers letters with additional information, separate from billing inserts, and customers have responded positively to this approach.

Utility groups were asked whether they provide the same level of information in paper form as they provide online and whether there had been efforts to encourage marginalized groups to utilize information-rich online resources. Vectren responded that customer communication is a multichannel effort, stating that the company's target demographic is "18 to dead," meaning all customers. Vectren emphasized the importance of repetition in sharing information with customers, which they accomplish by using multiple different types of media channels.

Utility groups were asked whether they collect data that could help them understand which channels of communication reach different demographics. HPC reported collecting most of its user data from electronic channels and emphasized that it still focuses on disseminating information through many channels. IPL recognized the shift towards digital communication but said that it has circled back around to relying more on face-to-face communication. IPL also said that it is now trying to use social media as a mechanism for developing more face-to-face interactions with customers. A utility representative in the audience said that when

sharing new information, that company tries first to use customer interviews, if possible, and brings experts along to provide detailed information that customers might need.

## **9 Summary**

### **9.1 Common Themes**

Throughout the Symposium discussions, there were both overlaps and areas of divergence in the topics customer groups and utilities recognized as important. Consumer groups focused on customers' desire for important information such as the amount due and due dates to be prominently displayed on bills. They also expressed a strong preference for line-item billing, use of clear language, and the inclusion of definitions on bills.

Consumer groups noted customers' concerns about forgetting to pay utility bills when signed up for eBilling, and utility companies talked about new methods, some already in use and others being developed, that would increase communication between customers and companies about outages, emergencies, and billing reminders. There were similar convergences on issues—such as the importance of effective billing design (balancing content with presentation), providing more information to customers, and communicating changes—where utility panelists recognized consumer preferences and had already implemented or were presently working to improve service offerings.

Utility companies reported providing more detailed information in the welcome packets sent to new customers, on their websites, and through customer call centers. Based on customer concerns about accessibility issues relating to computers or the Internet and the expressed frustration about the time investment necessary to resolve issues when contacting a customer call center, the welcome packet represents one potential method of proactively sharing information with customers before problems occur.

Billing inserts were mentioned by both the CAC and OUCC. Although the number of customers who reported reading their billing inserts was mixed at best, the OUCC identified billing inserts as a potential opportunity for utilities to provide customers with additional information about upcoming changes. Toward the goal of providing customers with more information when changes occur, Duke, NineStar, and Vectren reported that they had created space on their bills to share messages with customers.

The issue of condensed versus detailed bills was a common theme addressed in the Paper Billing Panel. Although both the CAC and the OUCC survey findings from their convenience sampling of their interest groups and the public showed that consumers wanted more information to be provided on bills, Duke reported 87 percent of residential customers participate in its optional, condensed billing program. This contrast between expressed wants versus actual behavior is worthy of consideration: It highlights the kind of divergence that is often found between expressed consumer preferences and actual consumer behavior.

Both AEP and the CAC reported that customers using eBilling describe the experience as positive. However, there appears to be a disconnect between customer groups and utility companies about what the eBilling concerns are and how companies are addressing these issues. Both the OUCC and CAC reported customer concerns over potential fees associated with eBilling as well as cybersecurity concerns.

Another common theme throughout the Symposium was the relationships between utility online portals, customers receiving bills electronically, and customers paying bills online. IAW requires customers to sign up for its self-service website before allowing customers to sign up for eBilling; this requirement has received customer complaints. However, the CAC reported that customers are not so much interested in receiving eBills but do want the ability to pay online. Customers have shown a preference for using online billing services that do not require them to take additional steps such as signing up for online portals. Efforts by utilities to simplify the sign-up process could be one way to improve user experience.

Throughout the Comprehensive Customer Engagement on Billing Panel, there was an emphasis on multichannel communication, which complemented insight from earlier panels about the diversity of customer preferences. Although utilities were excited about developing capabilities to provide customer-specific messaging on customers' bills, customer feedback expressed an interest in receiving separate, off-bill communications about important information and upcoming changes. Aqua's effort to improve the attractiveness and content of its billing inserts appears to be one promising approach, given the OUCC's recommendation that utilities can make better use of billing inserts to provide educational information about bills. HPC takes customer outreach a step further by sending individual letters.

## **9.2 Billing Symposium Follow-up Survey**

At the conclusion of the Billing Symposium, the IURC asked Symposium participants to complete a survey that was included in their information packet. A follow-up email with a link to the same survey online was also sent to participants. The survey consisted of eight questions. Of the 58 attendees, 32 completed and returned surveys. Of the 32 survey respondents, 5 were associated with consumer groups, 19 represented utility companies, and 8 responded as "other." Of the same 32 respondents, 26 respondents (81%) either "strongly agreed" or "agreed" that the Billing Symposium was a valuable experience. Of these 26 respondents, five were from the consumer groups and 15 were from the utilities. In a follow-up question, 23 respondents (72%) indicated they would attend a similar forum in the future.

In response to another question, 27 respondents (84%) "strongly agreed" or "agreed" that their views were respectfully considered.

When asked which aspect of the Symposium respondents found most useful, the four most common responses were, in order: (1) hearing what consumers want; (2) the variety of panelists/viewpoints represented; (3) learning about others' best practices; and (4) information from the surveys/data collection.

Direct quotes from the survey responses that provided the IURC with some insight as to how some participants viewed the Billing Symposium included:

- “Very informational. I got the type of info that takes 2-3 days at a conference to get. Thanks!”
- “Overall very good. I enjoyed it and got useful info to take back and share.”
- “The packets, including dummy bills from all participating utilities, were helpful. I also liked how the panels included a broad spectrum of speakers from the various utilities.”

When asked which aspects of the Symposium respondents found least useful, 16 respondents either did not answer the question, or reported “nothing.” Of the 16 who did answer, responses were varied: For example, answers included, “The panels needed a more specific focus”; “The Symposium needed to be shorter”; and other miscellaneous issues.

Finally, respondents provided the following feedback when asked what specific improvements could make a future forum better: greater variety of panelists (22%), better venue (13%), and breakout sessions for specific issues (9%).

### **9.3 Conclusion**

In summary, this Billing Symposium was a valuable forum for information-sharing and learning among the many participating Indiana utility stakeholders, providing a natural jumping-off point for future conversations. Many interactions regarding regulatory commission activities take place in contested-case hearings which often engender particular kinds of communications, with each group taking its own particular stance on issues and precious little opportunity for open dialogue and discussion. Thus, although initiating such opportunities can be challenging, seeking out these kinds of opportunities for open communications can prove valuable for all interested parties. Time will tell, but adopting this approach for the particular topic of billing and customer care communications could well have sown the seeds for additional positive conversations on this and other topics.

Based on information gleaned from this Symposium and additional data from other state commissions around the country, the authors simultaneously prepared a research report<sup>6</sup> that takes a broader look at the issues of utility billing and related customer communications.

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<sup>6</sup> Stanton, Tom, and Kathryn Kline (2016). *Energy and Water Utility Billing Rules, Standards, and Practices: A Survey of the State of the Art and Ideas about Future Directions*. NRRI Report No. 16-03 (available for download at [www.nrri.org](http://www.nrri.org)).

**Appendix A:**  
**Symposium Information Packet**  
(29 pages)

INDIANA UTILITY REGULATORY COMMISSION

November 2, 2015

Billing Symposium



SYMPOSIUM INFORMATION PACKET

# STATE OF INDIANA



INDIANA UTILITY REGULATORY COMMISSION  
101 WEST WASHINGTON STREET, SUITE 1500 EAST  
INDIANAPOLIS, INDIANA 46204-3419

<http://www.in.gov/iurc>  
Office: (317) 232-2701  
Facsimile: (317) 232-6758

November 2, 2015

Dear Billing Symposium Participant:

Thank you for attending the Indiana Utility Regulatory Commission's (Commission's) Billing Symposium. As you know, we are here to understand and learn from each other about billing practices and transparency of bills across the utility industry. This symposium is a one-of-a-kind event for the Commission, Indiana, and, very likely, the nation. We truly appreciate your active involvement in the development of the symposium and your participation today.

Because we are encouraging an open dialogue and in order to maintain an open atmosphere of cooperation and a sharing of thoughtful ideas, the Commission respectfully asks that each attendee and panelist keep in mind the following general rules:

- This is not a policy discussion.
- Actively listen to others.
- Every idea and opinion deserves to be heard.
- The goal is not to agree, but to gain a deeper understanding.
- It's okay to agree to disagree, just express your opinion constructively.
- Please stay on topic.
- This is not a forum to pick on utilities or consumer groups; while examples may be used, please be respectful of each other's company or organization.

The packets you have received should contain all the necessary items for today's event. The Commission also respectfully asks that each attendee fill out the survey found in your packet for today's symposium. This survey is vitally important for evaluation of the Billing Symposium and will be used as a learning tool. The survey is confidential, and you may simply drop off the survey at the registration table at the end of the day.

Again, thank you for attending and being a part of this important discussion.

Sincerely,

Jim Huston  
Commissioner  
Indiana Utility Regulatory Commission

## Indiana Utility Regulatory Commission Billing Symposium

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Monday, November 2, 2015; 9:00 a.m. - 4:00 p.m.

Rice Auditorium-ISDH (Lower Level) - 2 North Meridian Street, Indianapolis, IN

### Attendees:

#### AARP

- Bill Malcolm – Staffer

#### AEP/Indiana Michigan Power

- Brian Bergsma – Director, Corporate Communications & Governmental Affairs
- Kathleen Kelley – eServices and Customer Channel Management
- Marc Lewis – Vice President, Regulatory & External Affairs
- Randall Miller – AES Support

#### Alliance of Indiana Rural Water

- Connie Stevens – Executive Director

#### Aqua Indiana

- Tom Bruns – President
- Bobby Estep – Director of Accounting

#### Citizens Action Coalition (CAC)

- Kerwin Olson – Executive Director
- Lindsay Shipps – Organizer

#### Citizens Energy Group

- Jeff Ford – Director of Procurement
- Sarah Holsapple – Media Relations Coordinator
- Joe Sutherland – Director, Government and External Affairs

#### Columbus Utilities

- Connie Armstrong – Accountant
- Melissa Chadd – Billing Clerk

#### Duke

- Stan Pinegar – Vice President, Government Affairs
- Melanie Price – Associate General Counsel
- Kevin Waid – Manager

#### Hendricks Power Co-operative

- Greg Ternet – Chief Executive Officer

#### Indiana American Water

- Kari Leck – Business Process Supervisor
- Joe Loughmiller – Manager, External Affairs

## Indiana Utility Regulatory Commission Billing Symposium

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- Tammy MacLaughlin – Manager, Business Support Services
- Peg Richardson – Operations Specialist

### Indiana Association of Cities and Towns

- Rhonda Cook – Deputy Director, Chief Federal and State Policy Officer

### Indiana Electric Cooperatives

- Scott Bowers – Vice President, Government Relations
- Brian Christenberry – Manager, State Government Relations

### Indiana Energy Association

- Mark Maassel – President
- Tim Rushenberg – Vice President

### Indiana Municipal Power Agency

- Carolyn Wright – Vice President, Government Relations

### Indianapolis Power & Light

- Brandi Davis-Handy – Director, External Communication
- Fred Mills – Director, Government Affairs
- David Farris – Manager, Customer Billing, Credit, and Collections

### Jackson County Water

- Larry McIntosh – Director; IRWA Board President

### Lewis Kappes

- Kay Squires – Paralegal (INDIEC Representative)

### NAACP

- Denise Abdul-Rahman – Environmental Climate Justice Chair
- Cordelia Lewis-Burkes – Member
- David Greene – Member

### National Regulatory Research Institute

- Rajnish Barua – Executive Director
- Kathryn Kline – Research Assistant
- Tom Stanton – Principal Researcher (Energy and Environment)

### NineStar Connect

- Regina Bever – Director, Customer Service

### NIPSCO

- Cindy Jackson – Manager, Energy Efficiency and Assistance Programs
- Debora Owen – Executive Director, Customer Service
- Kathleen Szot – Public Relations and Communications
- Ron Uzubell – Director, Customer Transactions

## Indiana Utility Regulatory Commission Billing Symposium

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### Office of Utility Consumer Counselor (OUCC)

- Karol Krohn – Deputy Consumer Counselor
- Brad Lorton – Utility Analyst
- Anthony Swinger – Director, Public Information Officer

### Richmond Power & Light

- Amy Burris – Customer Service Manager

### Vectren

- Natalie Hedde – Director, Corporate Communications
- Chase Kelley – Vice President, VUHI - Marketing and Communications
- Mike Roeder – Vice President, Government Affairs; President, Vectren Energy Delivery North

### Indiana Utility Regulatory Commission (IURC)

- Carol Stephan – Commission Chair
- Jim Huston – Commissioner
- Chetrice Mosley – Executive Director, External Affairs
- Beth Roads – General Counsel
- Kenya McMillin – Director, Consumer Affairs
- Megan Wade-Taxter – Public Relations Manager
- Ryan Hadley – Policy Analyst
- Lisa Shoemake – Senior Analyst, Consumer Affairs
- Erin Certolic – Analyst, Consumer Affairs
- Megan Eli – Analyst, Consumer Affairs
- Robin Lane – Analyst, Consumer Affairs
- Sarry McPherson – Intake, Consumer Affairs
- Makenly Myers – Public Relations Intern

### Agenda:

- 9:00**            **Welcome and Opening Remarks by Commission Chair Carol Stephan and Commissioner James Huston**
- 9:15 – 10:15**    **Consumer Research Panel**  
Denise Abdul-Rahman – NAACP  
Jeff Ford – Citizens Energy Group  
Joe Loughmiller – Indiana American Water  
Anthony Swinger – OUCC  
Ron Uzubell – NIPSCO
- 10:15 – 10:30**   **Break**

## Indiana Utility Regulatory Commission Billing Symposium

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- 10:30 – 11:30 Paper Billing Panel**  
Regina Bever – NineStar Connect  
Tom Bruns – Aqua Indiana  
Lindsay Shipps – CAC  
Anthony Swinger – OUCC  
Kevin Waid – Duke
- 11:30 Lunch & NRRI presents preliminary results of national research**
- 1:30 – 2:30 eBilling Panel**  
Regina Bever – NineStar Connect  
Kathleen Kelley – AEP/Indiana Michigan Power  
Tammy MacLaughlin – Indiana American Water  
Lindsay Shipps – CAC  
Anthony Swinger – OUCC
- 2:30 – 2:45 Break**
- 2:45 – 3:45 Comprehensive Customer Engagement on Billing Panel**  
Tom Bruns – Aqua Indiana  
Chase Kelley – Vectren  
Lindsay Shipps – CAC  
Anthony Swinger – OUCC  
Greg Ternet – Hendricks Power Cooperative
- 3:45 – 4:00 Closing Remarks by Commissioner James Huston**

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### Meeting participants' pending cases before the IURC:

AEP/Indiana Michigan Power	43827	DSM
	44182	Tariff Matters
	44542	TDSIC
	44651	Service Area
	44655	Contract
	44658	Service Area
	44679	Financing
	44694	Service Area
44696	Tariff Matters	
Aqua Indiana	44607	Merger Acquisition
Citizens Action Coalition	43114	IGCC11/IGCC 12/IGCC14/IGCC4S3/ (Edwardsport costs)
	43827	DSM
	43955	DSM
	44182	Tariff Matters
	44371	TDSIC
	44403	TDSIC

## Indiana Utility Regulatory Commission Billing Symposium

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	44542	TDSIC
	44576	Rates
	44602	IPL Rates
	44634	DSM
	44637	DSM
	44645	DSM
	44688	Rates
Citizens Energy Group	37389	GCA
	37399	GCA
	41969	FAC
	44575	DSM
	44610	CAD Complaint
	44635	Contract
	44644	Water Rates
	44685	Rates
Duke Energy	38707	FAC
	42693	DSM
	42736	RTO
	43114	IGCC9/IGCC11/IGCC12/IGCC13/IGCC14/IGCC15 (Edwardsport costs)
	43955	DSM
	44367	Federal Mandate
	44564	Service Area
	44618	Service Area
	44619	Service Area
	44620	Service Area
	44662	Contract
	44666	Service Territory
	44667	Service Area
	44669	Complaint Re. Loss of Service
	44697	Contract
Indiana American Water	44682	Financing
Indianapolis Power & Light	38703	FAC
	43623	DSM
	44576	Rates
	44635	Contract
	44643	Financing
	44666	Service Area
	44667	Service Area
Jackson County Water	44461	Rates & Financing
Lewis Kappes	38703	FAC
	38707	FAC
	42693	DSM
	43114	IGCC9/IGCC11/IGCC12/IGCC13/IGCC14/IGCC15 (Edwardsport costs)
	43955	DSM
	44182	Tariff Matters
	44371	TDSIC
	44403	TDSIC
	44542	TDSIC
	44576	Rates
	44634	DSM
	44610	CAD Complaint
	44644	Water Rates
	44645	DSM

## Indiana Utility Regulatory Commission Billing Symposium

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	44685	Rates
	44688	Rates
NAACP	44576	IPL Rates
	44602	IPL Rates
NIPSCO	43629	GCA
	44001	DGSM
	44198	Tariff Matters
	44371	TDSIC
	44403	TDSIC
	44573	Pipeline Safety
	44634	DSM
	44637	DSM
	44688	Rates
Vectren	37394	GCA
	43354	MCRA
	43405	DSM
	44429	TDSIC
	44430	TDSIC
	44645	DSM
	44673	Tariff Matters



## Commission Billing Statistics

### Introduction

The Indiana Utility Regulatory Commission's (Commission) Consumer Affairs Division (Consumer Affairs) provide dispute resolution services through reasonable and timely determinations for customers of jurisdictional utilities, in accordance with Indiana Code, Indiana Administrative Code, and Commission-approved tariffs. The types of issues handled by Consumer Affairs includes extension of service and credits, deposits, billing, termination of service, customer rights, and utility responsibilities. This fact sheet is a compilation of the statistics Consumer Affairs has gathered over the past three fiscal years regarding billing issues: 2013, 2014, and 2015.

### Terms & Definitions

The Commission's Consumer Affairs has designated certain terms to code and categorize received complaints into their system. The terms are defined as follows:

- **Billing Dispute:** A category in Consumer Affairs' system that relates to any issue involving a customer's bill. The only time this code is not used for a billing dispute is for complaints with telecommunications (exception for slamming and cramming), videos, or other nonjurisdictional calls.
- **Deposit:** Related to a security deposit billed by a utility company for new or existing service. A complaint is coded as a deposit issue if the consumer is complaining about the deposit request, amount of the deposit, deposit refunds, payment arrangements, and disputes over creditworthiness.
- **Estimate:** Related to a situation where the customer is billed using a calculation determined by average usage. Estimation is a method of billing in which the utility uses historical or subsequent readings as a means for billing a customer.
- **High Bill:** Situations where the customer indicated they received a high bill from the utility. High bills could be the result of, but not limited to, adjusted billing, previous balances, high consumption, rate increases, and trackers.
- **Rates:** Complaints dealing with or disputing the utility's rates.
- **Service Charge:** Customer complaints about flat charges on the bill or other charges that are not related to actual usage.
- **Submetering:** Complaints by customers being billed by a landlord, property manager, or third-party billing company for utility services. The customer is NOT being billed by a utility company.
- **Unpaid Bill:** Related to customers being billed for a previously unpaid bill, such as an old bill from another address.

**Fiscal Year 2013**

Consumer Affairs logged 4,127 complaints. Of the 4,127 complaints, 733 (18%) of the complaints were regarding billing disputes over jurisdictional issues. Out of 733 billing disputes, 43% were complaints against electric utilities, 19% against natural gas utilities, 9% against telecommunications, 27% against water utilities, and 2% percent against wastewater utilities.

The top five billing issues for FY 2013 were:

1. High Bill (36%)
2. Service Charge (8%)
3. Unpaid Bill (8%)
4. Deposit (7%)
5. Submetering (7%)

**Fiscal Year 2014**

Consumer Affairs logged 4,254 complaints with 883 (21%) entered as billing disputes over issues within the purview of the Commission. Of these complaints, 42% were filed against electric utilities, 23% were filed against natural gas utilities, 3% against telecommunications, 28% against water utilities, and 4% against wastewater utilities.

The top five billing issues for FY 2014 were:

1. High Bill (36%)
2. Submetering (11%)
3. Unpaid Bill (7%)
4. Rates (7%)
5. Estimate (6%)

**Fiscal Year 2015**

Consumer Affairs logged a total of 4,854 complaints. Of those filed, 1,126 (23%) were filed as billing dispute complaints. Of these complaints, 38% were filed against electric utilities, 30% against natural gas utilities, 1% against telecommunications, 27% against water utilities, and 4% against wastewater utilities.

The top five billing issues for FY 2015 were:

1. High Bill (42%)
2. Submetering (11%)
3. Deposit (8%)
4. Unpaid Bill (6%)
5. Service Charge (5%)



## Company/Organization Biographies of Panelists

**Aqua Indiana** is a subsidiary of Aqua America, Inc. (NYSE:WTR), making it the second largest U.S.-based, publicly-traded water utility in the nation, serving more than 2.5 million residents in 8 states. This connection to a nationally based company has enhanced Aqua's capabilities in all aspects of the water and wastewater business in Indiana. As we continue to grow our presence in Indiana, we will leverage the experience of Aqua America while still providing excellence in water and wastewater service throughout Indiana.

**Citizens Action Coalition (CAC)** is a 501(c)4 not-for-profit organization that was founded in 1974 by a group of community organizations, churches, labor unions, and senior groups, CAC's mission statement is to initiate, facilitate and coordinate citizen action directed to improving the quality of life of all inhabitants of the State of Indiana through principled advocacy of public policies to preserve democracy, conserve natural resources, protect the environment, and provide affordable access to essential human services. In order to achieve the objectives, CAC's activities include performing research, carrying out public education campaigns, organizing citizens, creating public awareness, lobbying legislators, intervening in utility cases before the Indiana Utility Regulatory Commission, and litigating when necessary.

**Citizens Energy Group** is a Public Charitable Trust providing safe and reliable water, wastewater, natural gas and thermal energy services to about 800,000 people and thousands of businesses in the Indianapolis area. The Trust means its utilities are managed only for the benefit of customers and the community.

**Duke Energy Indiana** is the largest electric utility in Indiana serving approximately 810,000 customers located in 69 counties in the central, north central and southern parts of the State of Indiana. The company has approximately 2500 employees, a total capacity of 7500 MW at its 14 power generation sites and more than 32,600 miles of transmission and distribution lines. Duke Energy Indiana also sells electric energy for resale to municipal utilities, Wabash Valley Power Association, Inc., Indiana Municipal Power Agency and to other public utilities that in turn supply electric utility service to numerous customers in areas not served directly by the company.

**Hendricks Power Cooperative** provides electricity and energy services to over 30,000 residential, commercial and industrial customers in west central Indiana; this includes portions of Hendricks, Morgan, Montgomery and Putnam counties. Formed in 1936, the cooperative is owned and controlled by members they serve. For more information regarding Hendricks Power Cooperative and other related service, please visit [www.hendrickspower.com](http://www.hendrickspower.com).

**Indiana American Water**, a wholly owned subsidiary of American Water (NYSE: AWK), is the largest investor-owned water utility in the state, providing high-quality and reliable water and/or wastewater services to more than 1.2 million people. Founded in 1886, American Water is the largest and most geographically diverse publicly traded U.S. water and wastewater utility company. With headquarters in Voorhees, N.J., the company employs 6,800 dedicated professionals who provide regulated and market-based drinking water, wastewater and other related services to an estimated 15 million people in 47 states and Ontario, Canada. More information can be found at [www.amwater.com](http://www.amwater.com).

**Indiana Michigan Power (I&M)** is headquartered in Fort Wayne, and its 2,450 employees serve more than 589,000 customers. It operates 2,600 MW of coal-fired generation in Indiana, 2,160 MW of nuclear generation in Michigan and 22 MW of hydro generation in both states. The company also provides its customers 450 MW of purchased wind generation and by the end of 2016 approximately 15 MW of utility-scale solar generation. American Electric Power is one of the largest electric utilities in the United States, delivering electricity to more than 5.3 million customers in 11 states. AEP ranks among the nation's largest generators of electricity, owning nearly 32,000 megawatts of generating capacity in the U.S. AEP also owns the nation's largest electricity transmission system, a 40,000-mile network that includes more 765-kilovolt extra-high voltage transmission lines than all other U.S. transmission systems combined. AEP's transmission system directly or indirectly serves about 10 percent of the electricity demand in the Eastern Interconnection, the interconnected transmission system that covers 38 eastern and central U.S. states and eastern Canada, and approximately 11 percent of the electricity demand in ERCOT, the transmission system that covers much of Texas. AEP's utility units operate as AEP Ohio, AEP Texas, Appalachian Power (in Virginia and West Virginia), AEP Appalachian Power (in Tennessee), Indiana Michigan Power, Kentucky Power, Public Service Company of Oklahoma, and Southwestern Electric Power Company (in Arkansas, Louisiana and east Texas). AEP's headquarters are in Columbus, Ohio.

**The Indiana Office of Utility Consumer Counselor (OUCC)** represents the interests of residential, commercial and industrial utility customers in cases before the Indiana Utility Regulatory Commission (IURC), the Federal Energy Regulatory Commission (FERC), the Indiana Court of Appeals, and the Indiana Supreme Court. Our mission is to represent all Indiana consumers to ensure quality, reliable utility services at the most reasonable prices possible through dedicated advocacy, consumer education, and creative problem solving.

**NAACP Indiana Environmental Climate Justice (ECJ)**

([www.facebook.com/indiananaacpecj](http://www.facebook.com/indiananaacpecj)): Our mission is to influence and impact Indiana Environmental, Energy and Economic policies that will lead to cleaner energy, healthier environments and green economic opportunities for People of Color (POC) and People of Low Income (POL) and their community's that typically live within the service area of coal-fired/fossil fuel power plants and are most negatively impacted by the energy decisions, such as, greenhouse gases (GHG) within the State of Indiana.

**NineStar™ Connect:** On January 1, 2011, Hancock Telecom and Central Indiana Power merged cooperatives into what is now known as NineStar™ Connect. It is only the second cooperative that has combined electric and communications services. The other being Nushagak Cooperative located in a remote part of Alaska. Although the founding of the original company can trace its beginnings back to 1895, NineStar Connect, has today emerged as a smart utility that delivers fiber optic connectivity and other utility infrastructure for homes and businesses that drive economic development and growth for communities. The communications division serves as a telecommunications cooperative that offers services like broadband Internet, telephone, video and security solutions. The electric services division provides electric power to customers in Hancock and parts of Hamilton, Madison and Rush counties. As of October 2015, NineStar Connect communications division has over 400 miles of fiber optic cable, 7,800 access lines, 7,100 broadband customers & 3,600 video customers. In addition, the power division of NineStar Connect approximately 14,000 meters and about 1,300 miles of energized line.

**Northern Indiana Public Service Company (NIPSCO)** has served the energy needs of Northern Indiana since 1912. Headquartered in Merrillville, NIPSCO is one of the seven energy distribution companies of NiSource Inc. (NYSE: NI). With more than 821,000 natural gas customers and 468,000 electric customers, NIPSCO is the largest natural gas distribution company, and the second-largest electric distribution company, in the state. NiSource distribution companies serve 3.8 million natural gas and electric customers primarily in seven states.

**Vectren Corporation** (NYSE: VVC) is an energy holding company headquartered in Evansville, Ind. Vectren's energy delivery subsidiaries provide gas and/or electricity in adjoining service territories that cover nearly two-thirds of Indiana. Vectren Energy Delivery of Indiana - North delivers natural gas to approximately 574,000 natural gas customers in 48 counties in central and southeast Indiana. Vectren Energy Delivery of Indiana - South delivers natural gas to approximately 110,000 natural gas customers in 9 counties and 143,000 electric customers in 7 counties in southwest Indiana.



## Consumer Group Questions for Utilities (September 2015)

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?
2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?
3. Can "dummy" copies of each type of your customer bills be provided?
4. Is there a billing template or standard vendor used by REMCs or municipals?
5. Why does it cost so much to change the format of a utility bill, or the information on the bill?
6. What do you provide when a consumer asks for a detailed bill?
7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?
8. What portion of your retail customer base has requested electronic billing over the last three years?
9. What portion of your retail customer base has requested detailed billing over the last three years?
10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?
11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?
12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are

the options?

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.
14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?
15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?
16. Do you place information about payment options on the bill? Are they easy to find on the bill?
17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?
18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?
19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?
20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?
21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?
22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?
23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?
24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this

happen? If you can't, why not?

25. Does your utility provide a new customer with additional educational information about the bill's makeup?
26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?
27. What are the benefits of electronic billing?
28. For consumers on payment arrangements, is that displayed on the bill? How?
29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?
30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?
31. How many Spanish speaking calls do you receive per year?
32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?
33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?
34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
35. What are the selection criteria for focus groups providing input on billing formatting and education?
36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?
37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?



## Utility Questions for Consumers (September 2015)

1. How can electronic/paperless billing be made more attractive to consumers?
2. What is the number one reason why a consumer is not using electronic billing?
  - I was not aware of the option
  - I receive my energy bill through my bank's (or credit union's) website
  - I am concerned with security of my personal information
  - I am afraid I would overlook the eBill in my email in-box
  - It is more difficult to keep track of online bills
  - I have had a prior negative experience
  - Other (Please list)
3. Are there additional billing options we should be considering?
4. Are there specific billing concerns dealing with water bills?
5. Are there specific billing concerns dealing with wastewater bills?
6. Are there specific billing concerns dealing with gas bills?
7. Are there specific billing concerns dealing with electric bills?
8. In order of importance, what are the top 3-5 information points on a paper bill?
9. In order of importance, what are the top 3-5 information points on an electronic bill?
10. Do you use your monthly utility bill as a way to understand your consumption as a consumer? Do you make personal changes (e.g. use less water, implement energy efficiency methods, etc.) based on this knowledge?
11. What information would be helpful to include on your energy bill to help you understand the value of implementing energy efficiency measures?
12. Do monthly bills include enough information for you to understand your utility bill?

- a. Yes, there is just enough information.
- b. Yes, in fact, there is too much information.
- c. No, I would prefer more information.
  - i. If no, what information would you like to see?

13. Do you find the information provided in the Bill Message valuable, if available?

14. What causes the most confusion on a utility bill?

15. When reviewing your utility bill, what is the top piece of information you look for beyond the amount due and the due date (e.g. weather, usage data, average consumption, etc.)?

16. Would more information about consumption and average bill aid with personal budgeting?

17. What additional items would you like to see on the bill?

18. What is the one change that would make the task of paying the bill more customer friendly (e.g. amount due in larger font, due date more clear, credit card payment processes and options, shorter payee name)?

19. Have surveys or focus groups been conducted to find out how utility bills can be improved by consumer groups? If so, what were the demographics of surveys and/or focus groups?

20. What communication methods regarding the explanation of a bill would be most effective? (e.g. online information, separate mailer, inserts with the bill, email communication, text messaging, etc.)

21. Of all the bills you receive in paper format for various home-related services, please select the service that provides the best bill format in your opinion.

- A) Electric bill
- B) Natural gas bill
- C) Credit card bill
- D) Water and/or sewer bill
- E) Cable bill
- F) Mobile phone bill
- G) Other

Please list the name of the company/provider and describe why you believe this bill has the best format.

22. Do you have an example of a best practice for electronic billing? If so, what was the practice?

23. Do you have an example of a best practice of a utility educating consumers about what is on the bill? If so, what was the practice?

24. On a scale of 1 to 5 – with 5 being extremely important - please rate the level of importance that your energy company provide the following information on your bill.

- A) A glossary list of terms and definitions
- B) Taxes you are paying for your energy service
- C) Indication whether your meter read was actual or estimated
- D) Separate line items noting the various trackers you are being charged for items, such as infrastructure improvements or environmental projects
- E) Fixed costs, such as monthly service charges, that do not change as your monthly energy usage increases or decreases
- F) Bar chart showing current and historical energy consumption
- G) Weather/temperature data for the current and previous month(s)
- H) Your next scheduled meter read date
- I) Energy efficiency tips
- J) Energy safety tips
- K) Promotional messaging for new billing or payment options, rebates, etc.
- L) Other \_\_\_\_\_

25. How do consumers want to be notified about changes to their bill if they receive paper billing?

- Bill insert
- On-bill message
- Email
- Advanced notice of the change in a separate letter
- Other

26. How do consumers want to be notified about changes to their bill if they receive electronic billing?

- Embedded message within the eBill
- Advanced notice of the change in a separate email
- Advanced notice of the change in a separate letter
- Other

27. What are the demographics of the group answering the questions provided to consumers by utilities?

28. When your billing contains correction to previously billed charges, how do you prefer to have this information identified on the bill?

- Separate section of the bill with detail of cancelled or adjusted charges

- Separate mailing (letter or electronic) with details of the correction

How often do you read the inserts that accompany your billing?

- a. Sometimes   b. Usually   c. Never

What would make bill inserts more useful?

How easy is it for you to get information about your bill from your utility?

- Easy; multiple contact channels and I receive prompt and courteous service
- Challenging; long hold times and customer service representatives lack sufficient subject matter knowledge
- Impossible; extended hold times, inconvenient hours of operation, customer service staff cannot assist with my inquiry, lack of empowerment and knowledge to resolve billing issues



## State Utility Regulatory Commissions' Billing Systems Standards and Practices: Preliminary Review

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Tom Stanton, Principal Researcher  
Kathryn Kline, Research Assistant  
National Regulatory Research Institute

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Billing Symposium  
Indianapolis Indiana  
November 2015



## Presentation outline

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- Brief explanation of methods used and approach to the project
- Preliminary findings, all subject to change based on continuing research:
  - from literature review
  - from content analysis of state public utility billing rules for electric, gas, water & wastewater utilities
  - from state utility commission complaints data
- Next steps for this project



## Methods used

- Review of literature, dockets, case law, utility web-pages
- Initial, brief questionnaire sent to state commissions:
  - 30 responses, remainder from commission web-sites
  - Identifying state contact persons, billing rules citations and important billing-related dockets, and complaints data
- Billing rules content review and summary
  - Identifying common categories covered, plus unusual or unique aspects from specific states
  - In-state contacts check and verify research
- Review of state utility commission complaints data
  - Comparisons by various utility type
  - Report of billing-related complaints, % by topic

November 2015

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3



## Literature review

- Goals and objectives for billing and related communications rules (for commissions, utilities, consumers of different stripes, and society as a whole)
- Historical trends in literature:
  - piecemeal progression over time
  - energy efficiency and content-labeling thrust in 80s-90s
  - competitive supplier billing since mid-90s
  - recent trends towards integrating communications channels and content
  - increasing customer engagement:
    - × grid modernization
    - × emergency communications
    - × social media
  - NRRRI Report No. 12-07, *Difficult Communications*

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4

## Billing rules categories

State	Minimum contents	Service deposits	Estimated bills	Master metering	Historical usage	Dispute resolution	Third-party agents	Levelized billing	Payment methods	Payment assistance	Partial payments	Special payment plans	Denial, disconnection	Weather-related shut-off	Electronic billing	Customer data privacy
Number of States Including This Topic	45	46	43	31	21	42	26	29	10	27	16	34	42	31	14	15
Indiana	Y	Y	Y	Y		Y		Y				Y	Y			

- Several other categories are not included, because they are nearly universal (for example: meter errors, accuracy and testing; unauthorized use; late payments and returned checks; and disconnections due to health and safety concerns or in a state of emergency)
- In Indiana, rules cover electric, gas, water & wastewater. Industry types covered varies by state.

## Historical usage

- Rules from 21 total states require utilities to provide customers with historical usage data, usually for 1-year back
  - This could be a regular practice elsewhere, like in Indiana for some utilities, without being mentioned in formal rules
- Only one state (Idaho), requires the information to be provided only on the bill, one state (Arizona) requires it in other communications but not on the bill, and the other 19 states require it both on bills and in other communications
- Three states require utilities to provide it only upon customer request (New Hampshire, South Carolina, and Tennessee), and one state (Wisconsin) explicitly requires reporting historical weather data in addition to usage data



## Payment assistance

- Payment assistance rules generally require utilities to provide information to customers about non-utility sources of financial assistance, and also often about available energy efficiency or conservation programs
- Requirements are in rules from 27 states (not Indiana)
- Information is required to be both on bills and in other communications in 22 states
- Information is required to be on bills only in Alaska, Connecticut, and Kansas
- Information is required not on bills but in other communications in one state (Arkansas)

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7



## Weather-related shut-off

- These rules typically prohibit utility shut-offs during certain months, and include provisions for special payment plans and payment assistance information
- Included in rules from 31 states, most states covering winter heating months, but a few states cover only summer air conditioning months. Only Georgia's rule covers both heating and air conditioning periods
- Not included in Indiana, and Kentucky, but rules are included in Illinois, Ohio, and Michigan

November 2015

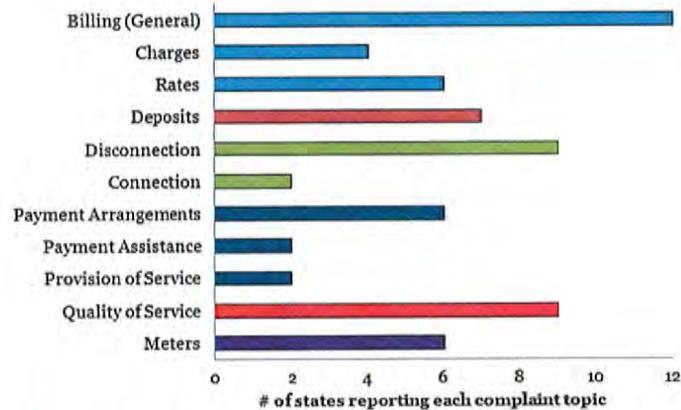
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8

## Preliminary complaints data

- Complaint data based on responses from 17 states
  - 17 states provided data on complaints by industry type
  - 12 states provided data on complaints by topics/issues
  - 8 additional states said they can do queries for us
- Timelines are not uniform
  - Length of time information collected varies
  - Year of data reporting varies
  - 2012 is earliest data used
- Complaint data varies widely, so only percentages are reported

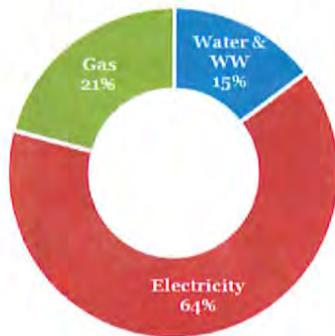
## Complaint classifications



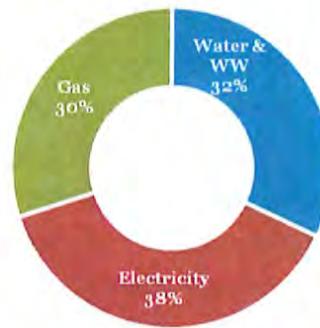
- There is little consistency in how states code complaints by topic, which makes comparisons difficult

## Complaints by industry type

Average of 17 states

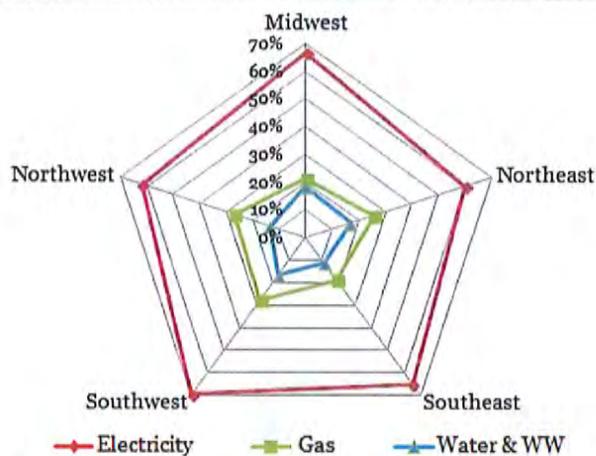


Indiana



- While we have information on billing rules from all 50 states, only 17 states provided complaints data.

## Complaints by region



- State by state, complaint data can change markedly in response to known events
- Some state commissions do not track complaint data for all industry types

- Next steps for literature review
  - Review of sample utility bills and explanations
- Next steps for billing rules data:
  - finalize missing data
  - confer with each state to make sure our understanding is correct
  - Finalize overall summary and identify any particularly interesting ideas from specific states
- Next steps for complaints data
  - Follow up with states that may provide data details
- Preliminary report completed by mid-January
- Report to be published by second week of February



INDIANA UTILITY REGULATORY COMMISSION  
101 W. WASHINGTON STREET, SUITE 1500E  
INDIANAPOLIS, INDIANA 46204-3407

<http://www.in.gov/iurc>  
Office: (317) 232-2701  
Facsimile: (317) 232-6758

### Billing Symposium Survey

1. Are you with a  
 Consumer Group                       Utility                       Other
2. The symposium was a valuable experience.  
 Strongly agree       Agree       Not sure       Disagree       Strongly disagree
3. Would you attend similar symposiums in the future?  
 Yes                       Maybe                       No
4. I felt my views were respectfully considered.  
 Strongly agree       Agree       Not sure       Disagree       Strongly disagree
5. What aspect of the symposium did you find to be most useful, and why?

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6. What aspect of the symposium did you find to be least useful, and how can it be improved?

---

---

7. If the IURC continues to hold these types of forums, how can we improve the format?

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8. Please provide any additional feedback about the symposium.

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Thank you for completing our survey!

**Appendix B:**  
**Symposium Presentations**  
(109 pages)

INDIANA UTILITY REGULATORY COMMISSION  
Billing Symposium



2015

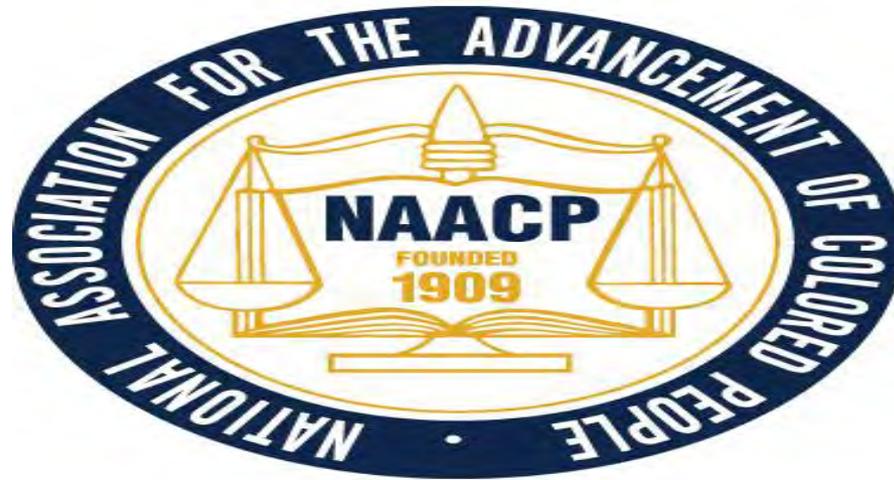
SYMPOSIUM PRESENTATIONS .

INDIANA UTILITY REGULATORY COMMISSION  
**Billing Symposium**

**PANEL 1: CONSUMER RESEARCH**

NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS

NAACP INDIANA  
Environmental Climate Justice  
Utility Billing Symposium report  
November 2, 2015



Presented By Denise Abdul-Rahman

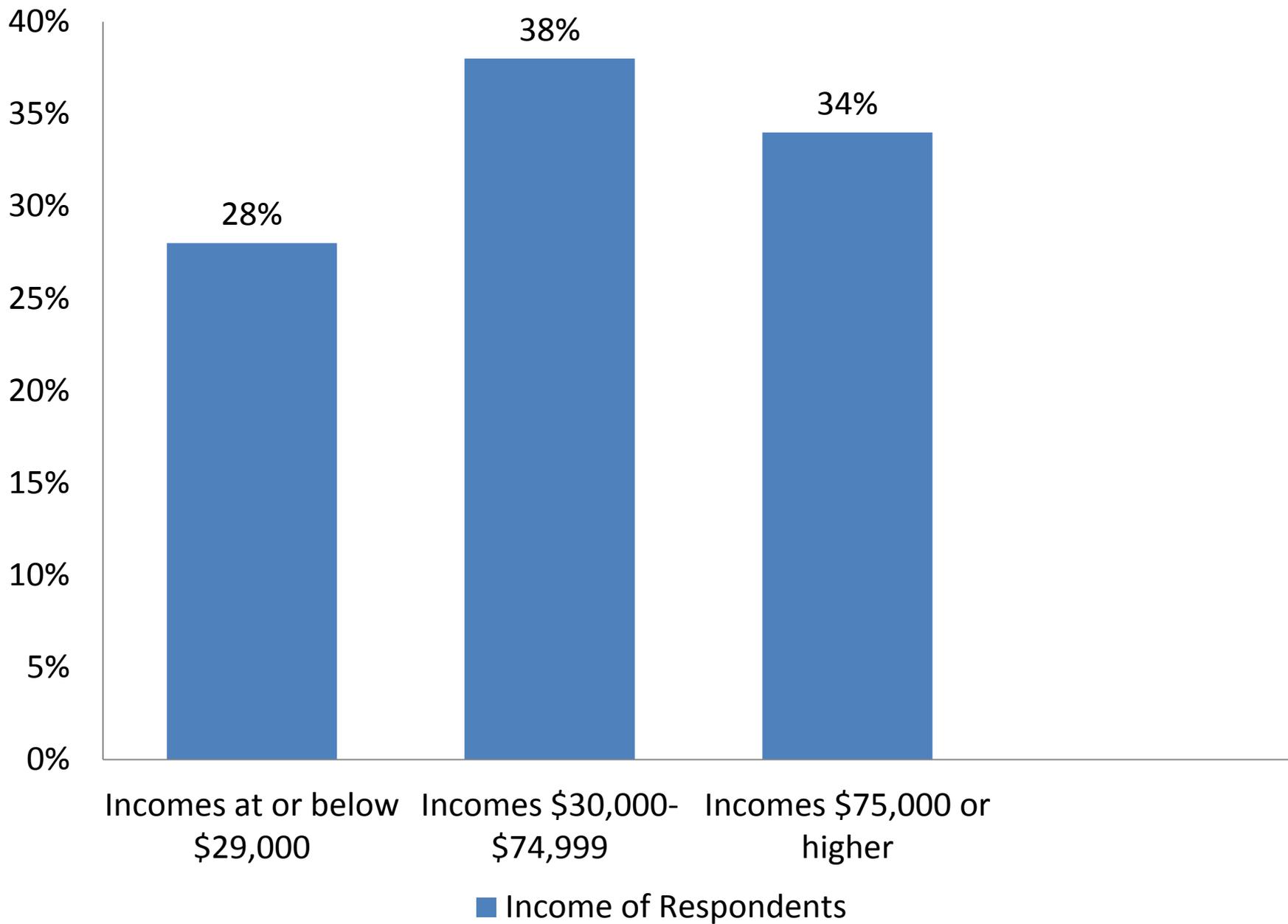
# Respondent Outreach

- Email
- Social Media
- Focus Group
- Face to Face

**Surveyed:** 55 respondents

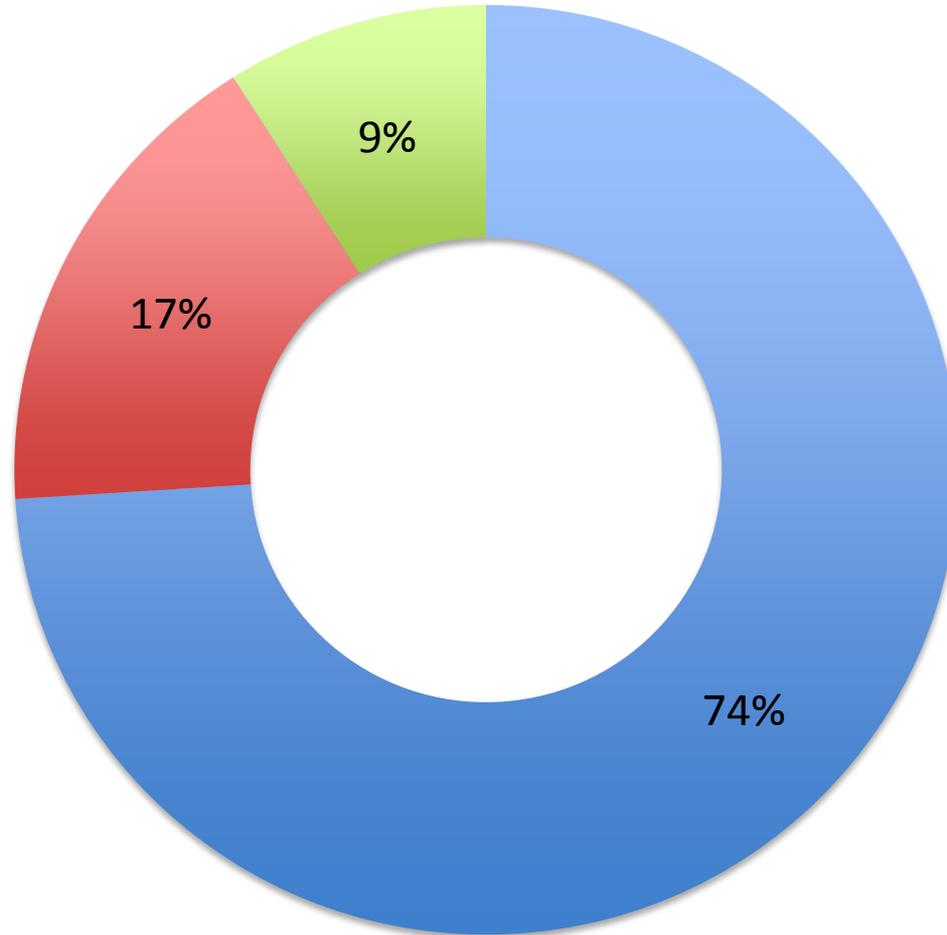
# Respondent Demographics

- **Area:** The respondents live primarily in **Central** 76% and **Northern Indiana** 24%
- **Education:** 91% of the respondents have a Bachelors or higher education
- **Age:** 79% are 50 and older



# RACE CLASSIFICATION

■ African American/Black   ■ Caucasian/White   ■ Multiracial



# Paper Billing

- Prefer paper billing irrespective of income and education status

## **Reasons for Paper**

- Concern that an electronic bill maybe overlooked
- Security concerns expressed primarily by respondents age ranging 65 and older

# Information Preferences

- Clarity on taxes, trackers and fees
- More clarity on whether meter reading is an estimate or actual usage
- Methods on how to reduce the bill
- 53% requested a more clearer due date and amount due in larger font
- Respondents favored usage and bar graphs as indicated on electric and natural gas bills specifically IPL and Citizens Gas
- High number of respondents prefer inserts

# Preferences /Ease

**Suggestion specifically to make bill easier read or understand bills**

- Larger font

**What is the one change that makes the task of paying your bills easier?**

- 26% prefer due date more clear
- 26% prefer amount due in larger font
- 32% other preferences

# Level 5 highest-level ranking percentage of respondent of the importance that the utility companies provide information on bill

## Level

- 73% prefer meter reading information to indicate whether it is actual or estimate
- 68% prefer separate line items noting the various trackers being charged for items, such as infrastructure improvements or environmental projects

## Rank

- 63% prefer bill reduction programs for low-income consumers
- 58% prefer information on fixed costs, such as monthly services charges, which do not change as your monthly usage increases or decreases

## 5

- 55% prefer knowing what taxes are being paid on behalf of utility services
- 50% prefer bar charts that show current and historical consumption
- 42% prefer tips to lower bills (energy efficiency, water storage etc.)

# Recommendations

Information that is clear and understandable may help our members and communities to do better in paying high rates. However, we recommend utilities look to do more to help with the reality of high rates.

# Recommendations

## **Information on Bill**

We recommend information that provides

- ✓ payment methods
- ✓ locations where payments are accepted
- ✓ clear payment arrangement information
- ✓ implementation of no disconnects during winter months

# Recommendations

## Programs to Solve High Rates:

- It is true that utility rates are increasing. Our preference is the cost be incurred by the utility company.
- In lieu of, we prescribe energy efficiency programs, weatherization programs, and we are particularly interested in utilities (electric, gas and water) employing on-bill financing for **urban and affected communities.**

# Recommendations

- We request for consideration On-bill financing that provides low interest rates and no credit check, only timely utility payments. We believe this will help the working class gain access to real energy management tools. Please see a study by The Environmental and Energy Study Institute, [“Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015](#)

# References

NAACP Survey Monkey Findings

Value of consumer data access: market trends, challenges and opportunities, April 2015, The National Association of Regulatory Utility Commissioners,  
<http://www.naruc.org/grants/documents/NARUC%20Evaluating%20Data%20Access%20and%20Privacy.pdf>

The Environmental and Energy Study Institute, [“Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015](#)

# Thank You

Questions or Comments

Contact:

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317-331-0815

[inecjnaacp@att.net](mailto:inecjnaacp@att.net)

# Citizens Energy Group Consumer Research

Joe Sutherland – Director Government and External Affairs

Jeff Ford – Director Billing and Customer Service

November 2, 2015

# Overview

- History
- Vision
- Goals
- Objectives

# Purpose

- Customer Perception
- Customer Preference
- Progress on Improvement Efforts
- Verbatim Comments
- Benchmarking

# Potential Outcomes

- Services
- Business Processes
- Access to Information
- Communication

# Research Partners

- Market Strategies International
- JD Power
- Walker Research
- Qualtrics

# Type

- Monthly Random Survey
- Monthly Re-contact Survey
- Annual Random Survey
- Project Specific Survey
- Customer Journey Mapping
- Focus Group

# Sampling Method

- Random
- Stratified

# Mode

- Telephone
- Email
- Online
- In-person

# Random Survey Elements

- Being Easy to Do Business With
- Having Bills that are Easy to Understand
- Being a Company You Can Trust
- Being Well Managed
- Value of Customer Service
- Being Responsive to Customer Needs
- Providing Accurate Bills
- Showing Concern and Caring
- Overall Satisfaction
- Information to Help Save Money by Using Less Energy
- Programs to Help Customers Use Energy More Efficiently
- Usefulness of Payment Options
- Usefulness of Information Provided on Bill

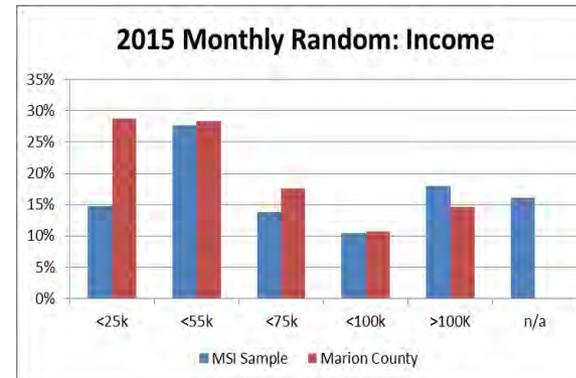
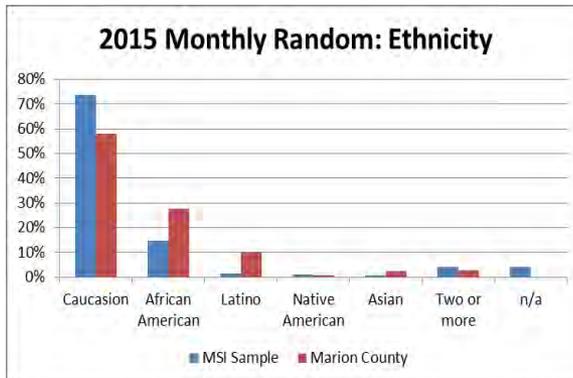
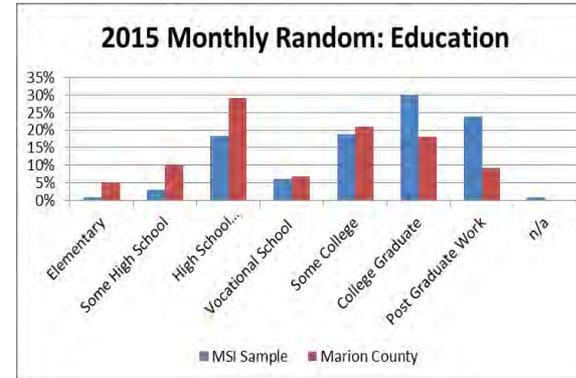
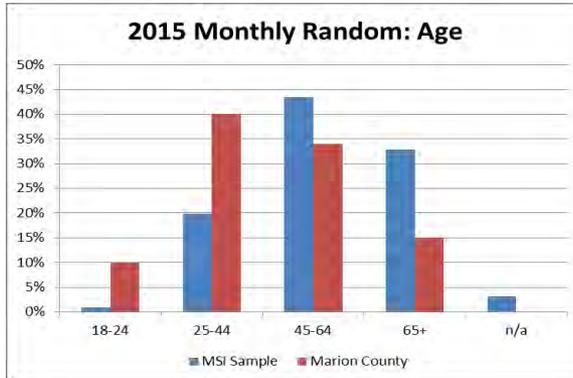
# Re-contact Survey Elements

- Same as Random
- Being Responsive to your Needs
- Explaining Things so That You Understand
- Issue Resolved First Time Speaking With Representative
- Satisfaction With Automated Attendant
- Showing Respect
- Treating You as an Individual
- Overall Call Experience Rating
- Reasonableness of Wait to Speak With a Representative
- Being Friendly and Courteous

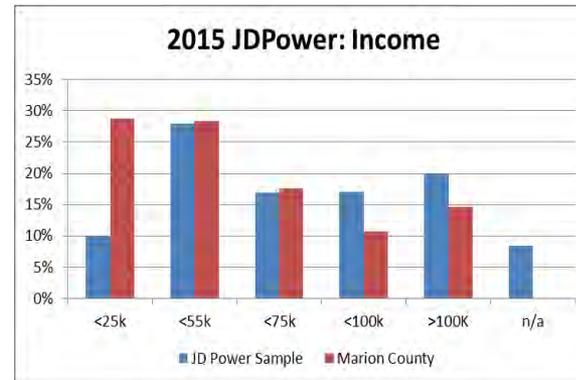
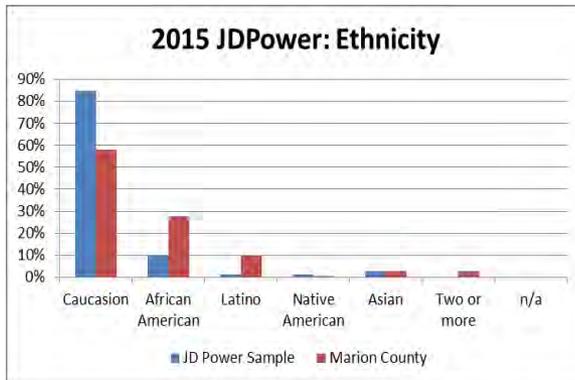
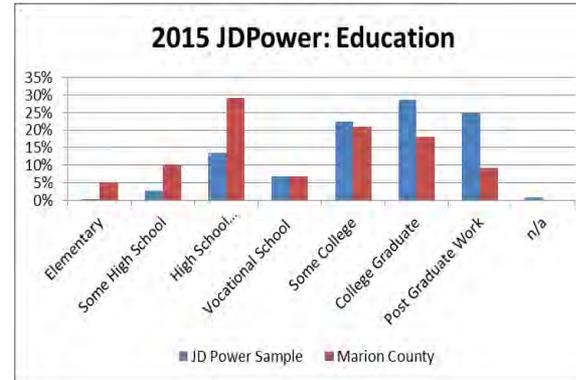
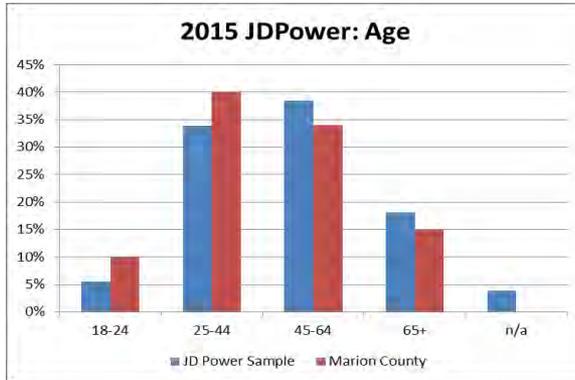
# Demographics

- Age
- Ethnicity
- Income
- Education Attainment
- Gender

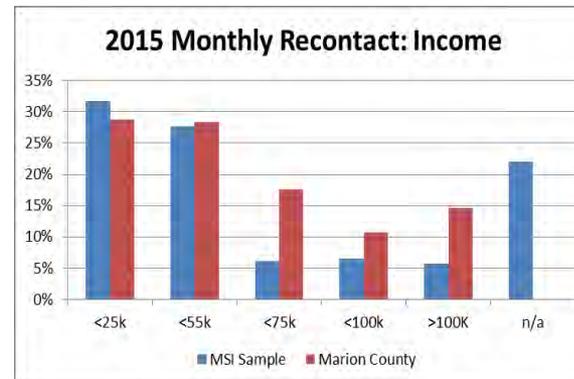
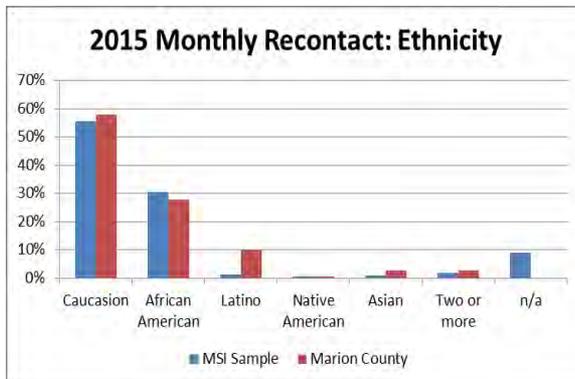
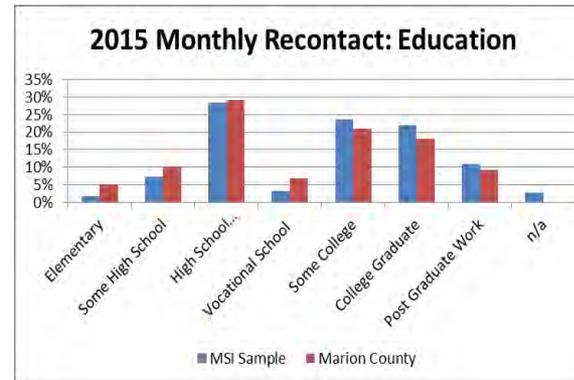
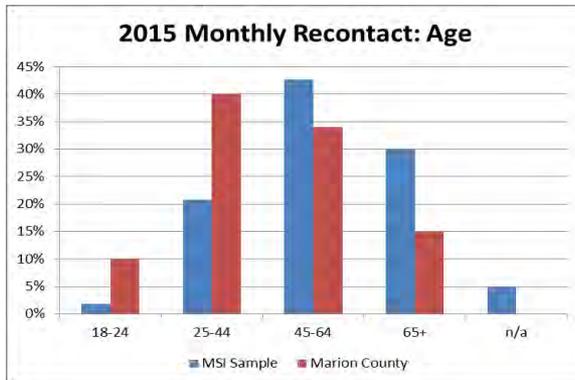
# 2015 Random Monthly (MSI) Participant Demographics



# 2015 Random Monthly (JD Power) Participant Demographics



# 2015 Random Re-contact (MSI) Participant Demographics



# Survey Results (MSI Overview)

## Benchmarking

- In Q4 FY'15, Citizens Energy Group moved up at least one quartile on nine of the twelve measures in the National benchmarking database, with seven measures now in the first quartile.
- "Programs to help customers use energy more efficiently" is the only measure to have dropped a quartile in the current quarter.

## National Database\*

	CEG's Percent Positive Rating	MSI Average Positive Rating	MSI Minus Average	CEG's Rank	Number of Utilities Rated	CEG's Quartile	CEG's Decile
Being Easy To Do Business With	87	78	9	9	111	1	1
Having Bills That Are Easy To Understand	85	77	8	7	104	1	1
Reasonableness of Natural Gas Rates	75	66	8	9	46	1	2
Being A Company You Can Trust	74	67	7	18	107	1	2
Value of Customer Service	71	69	7	18	101	1	2
Being Well-Managed	72	67	5	25	105	1	3
Being Responsive To Customers	79	74	5	20	100	1	2
Providing Accurate Bills	85	82	3	28	109	2	3
Showing Concern And Caring For Customers	72	69	3	33	106	2	4
Overall Satisfaction	85	84	1	55	111	2	5
Information to Help Save Money by Using Less Energy	71	73	-2	60	95	3	7
Programs to Help Customers Use Energy More Efficiently	68	71	-3	66	102	3	7

\* MSI changed their benchmarking methodology during FY2015

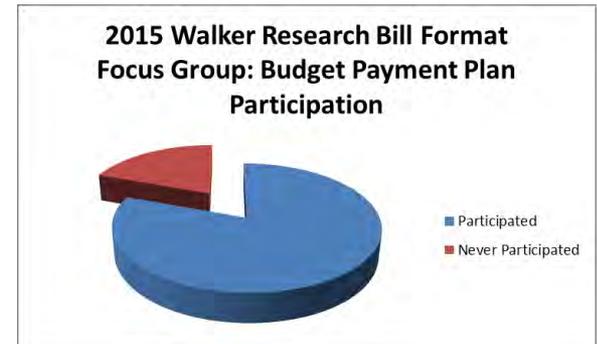
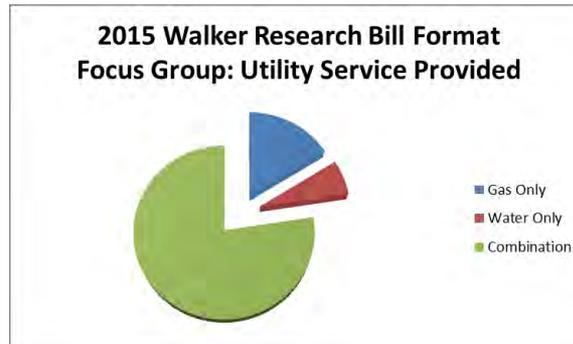
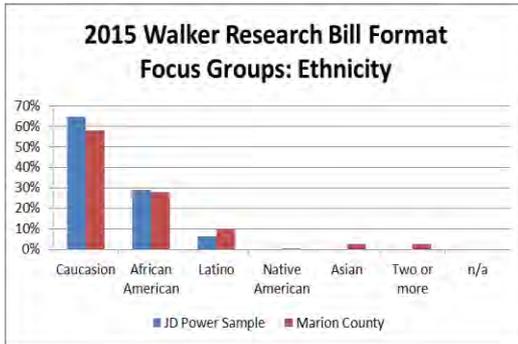
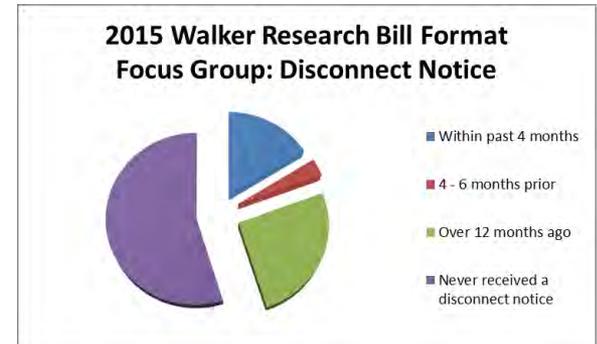
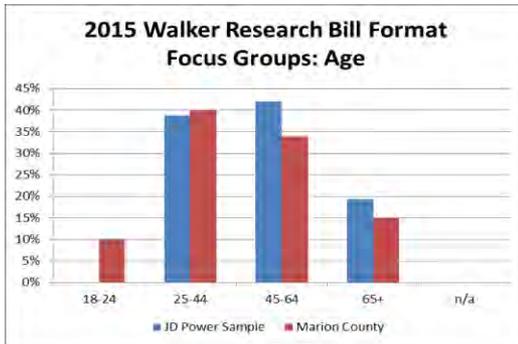


We're all citizens.

# 2015 Bill Format Survey Elements

- Ease of locating information
- Clarity of information
- Sufficiency of information
- Sources of confusion

# 2015 Bill Format Focus Group Participant Demographics



# Conclusions

- Customer Satisfaction Focus
- Rigor
- Representative
- Multiple Methods/Modes
- Expert Partners
- Data Rich Results
- Benchmark
- Continual Process

# IURC Billing Symposium

November 2, 2015

Ron Uzubell, Director of Customer Transactions



# NIPSCO Profile

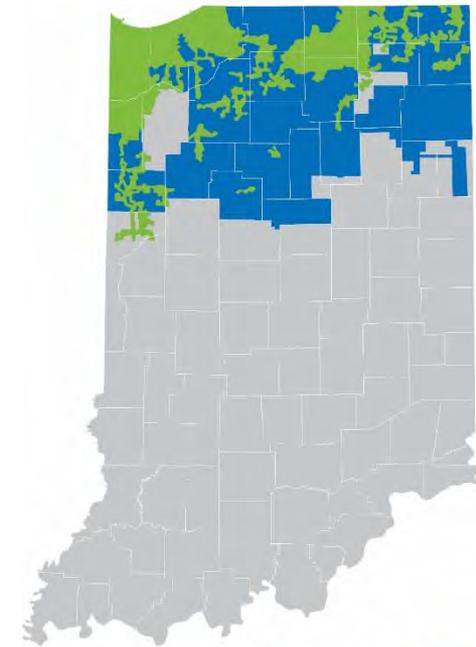
Working to Become Indiana's Premier Utility

## Electric

- 468,000 electric customers in 20 counties
- 3,400 MW generating capacity
  - Operates 3 coal, 1 natural gas, 2 hydro generating facilities
  - Additional 100 MW of wind purchased power
- 12,800 miles of transmission and distribution
- Interconnect with five major utilities (3 MISO; 2 PJM)
- Serves two network customers and other independent power producers

## Gas

- 821,000 natural gas customers in 30 counties
- Lowest delivered cost provider in Indiana
- 15,020 miles of transmission and distribution line/main
- Interconnections with seven major interstate pipelines
- Two on-system storage facilities



■ NIPSCO Gas Service Territory    ■ NIPSCO Electric Service Territory

**2,900**  
Employees

**Merrillville, Ind.**  
Headquarters

# NiSource Profile



- **7-State Footprint**
- **~7,500 Employees**
- **~3.5M Natural Gas Utility Customers**
- **~500K Electric Utility Customers**

Columbia Gas<sup>®</sup>

**NIPSCO**

One of the Nation's Largest Natural Gas Distribution Companies



Corporate Headquarters



State Utility Headquarters

**NIPSCO**

# NiSource Bill Reformat and Redesign Project

## Improving the Customer Experience

### Objective:

Create a bill – based on direct customer feedback – that is easy to read and understand to enable customers to find the information they need quickly.

- Simplify information that matters most to our customers
- Improve the customer's understanding of energy costs
- Improve customer satisfaction
- Comply with Regulatory requirements

**2006**  
Last Bill  
Redesign

### Timing:

- Research and development: 2013-2015
- New bill available to customers: Q2 2016 (tentative)

**10.4 Million**  
NIPSCO Bills  
Sent in 2014

# NiSource Bill Reformat and Redesign Project

## Research Methodology

**Internal Research:** Received feedback via focus groups from over 60 cross-functional employees throughout July 2013 regarding our bill compared to other utility and non-utility bills.

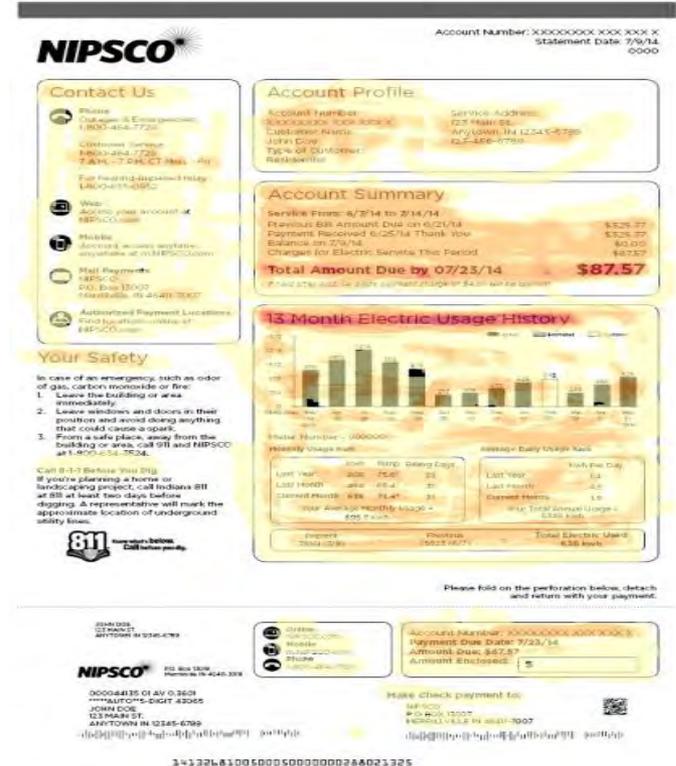
**Online Customer Panel:** 2,217 NiSource customers (591 NIPSCO) completed an on-line survey to test if the initial prototype was moving in the right direction, understand the information that is most important and how it compares to the current format as well as to other bills that they receive.

**In-Person Customer Focus Groups:** 96 NiSource customers (16 for NIPSCO) participated in an in-person facilitated focus group.

## Collecting Multiple Data Points

# Online Panel

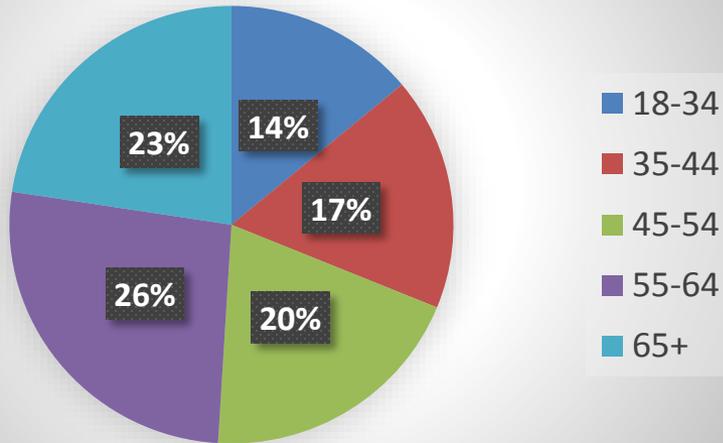
- Began in 2013
- Goals:
  - Help understand our customer needs and views on a variety of energy-related topics
  - Assess brand awareness and perception
  - Test new ideas or concepts
- Voluntary participation:
  - ~1,400 NIPSCO customers currently enrolled
  - ~6,000 total customers enrolled across NiSource
- Survey topics:
  - Safe digging
  - E-bill
  - Natural gas safety
  - Energy efficiency
  - Bill format



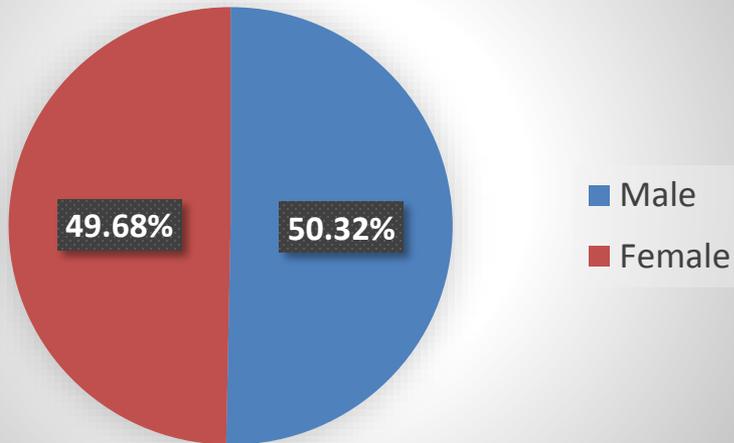
Bill format survey included a mouse-driven marker feature that allowed panelists to highlight areas of importance

# Online Panelist Demographics

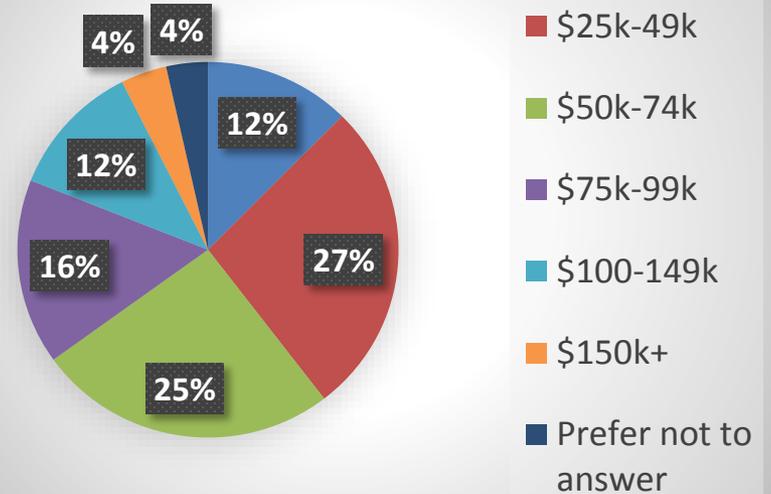
## AGE



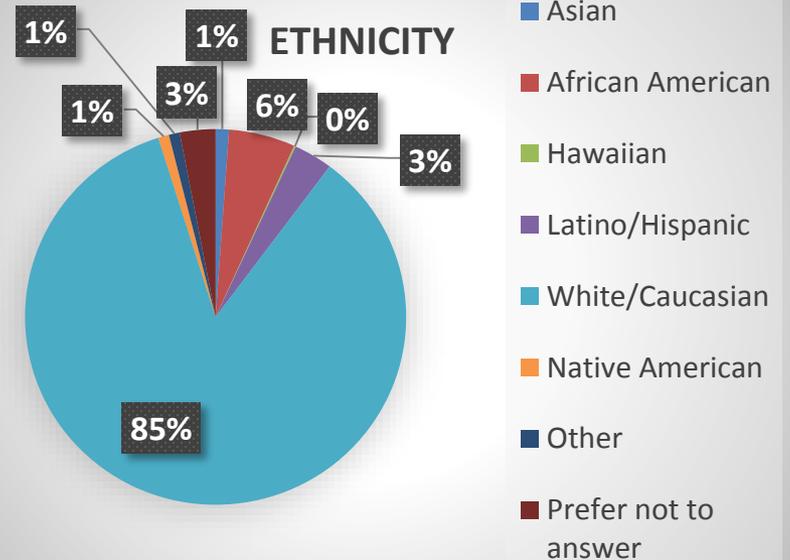
## GENDER



## HH INCOME



## ETHNICITY



# In-Person Focus Groups



- **December 2014-January 2015**
- **Goal:** Explore reactions of NiSource customers to prototype bills
- **3 bill types presented:**
  - Regular
  - Budget Plan
  - CHOICE
- **Approach:** Review each element of the bill for content, format and organization
- **Recruitment criteria:** Included being a member of a household who looks at and pays their utility bill, and a mix of:
  - Ages (18-65+)
  - Employment status
  - Homeowner/renter
  - Ethnicity

# Customer Research Feedback

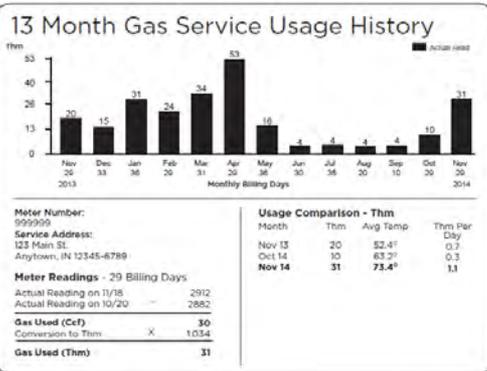
## Key Findings

- 1 Strong preference to new bill over others they receive
- 2 Account summary is most important
- 3 Prefer usage history on the front side
- 4 Bar graph is favored over line
- 5 94% preferred new bill to current bill

Account Summary

Previous Balance on 10/20/14	\$180.56
Payments Received by 10/3/14	-\$180.56
<hr/>	
Balance on Statement Date 11/19/14	\$0.00
Current Charges for Gas Service	+\$33.74
Current Charges for Electric Service	+\$175.28
<hr/>	
<b>Current Charges Due by 12/7/14</b>	<b>\$209.02</b>

- For more information regarding these charges, see the Detail Charges on the back.
- If paid after 12/7/14, a late payment charge of \$6.28 will be charged and your new total amount due will be \$215.30.



### Overall Conclusion

Customers want to find their total bill amount owed, usage info, recent payment record and the due date.



INDIANA UTILITY REGULATORY COMMISSION  
**Billing Symposium**

**PANEL 2: PAPER BILLS**

NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS

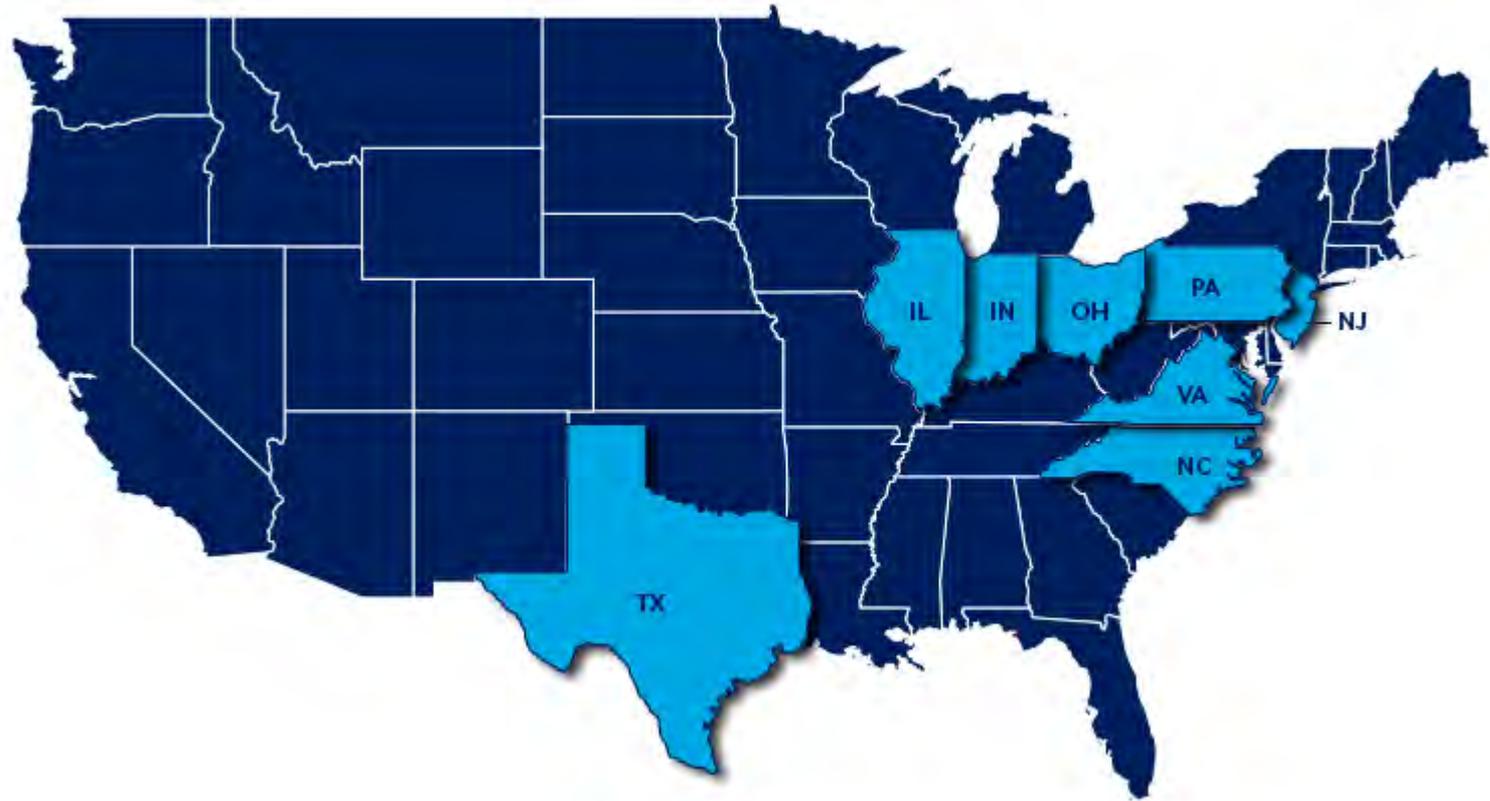


# Customer Service and Billing in a Rapidly Changing World

November 2, 2015



# Aqua – Operating in Eight States



**AQUA**<sup>SM</sup>

# Aqua Water Bill

**AQUA** Service To: AQUA INDIANA, 105 S MADISON ST, DANLINGTON, IN 47940 Account Number: 001739660 1001043

Aqua Indiana, Inc. Toll Free: 877.987.2782 Questions about your water service? Contact us before the due date! 202 W. Lancaster Avenue, Box 1190, Danlinton, IN 47940 Fax: 866.780.8292 Bill Date: October 05, 2015 Total Amount Due: \$ 49.82 Current Charge Due Date: October 27, 2015 www.aquamerica.com

## Important Customer Information

Office Information:  
Aqua Indiana, Inc.  
Indianapolis Division Office  
5750 Castle Creek Parkway North  
Suite 314  
Indianapolis, IN 46250

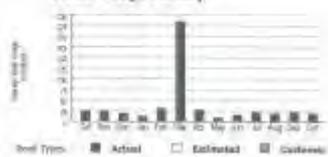
Toll Free: 877.WTR.AQUA or 877.987.2782  
Fax: 866.780.8292  
www.aquamerica.com

Meter Data	Year	Start	Usage Period	Days	Start Time	Water Reading	Usage	Units
	2015	09/01	09/01	28	Actual	3800	900	Gallons
Average Daily Usage = 32 Gallons			Total Days:	28	Actual	3200		
			Total Usage:				900	Gallons

### Billing Detail

Amount Owed from Last Bill: \$ 80.82  
Total Payments Received: \$ 39.82  
Remaining Balance: 0.00  
Customer Charge Includes 600 Gallons: \$ 49.82  
Total Water Charges: \$ 49.82  
Amount Due: \$ 49.82

### Water Usage History



RECEIVED  
BY \_\_\_\_\_

### Message Center (see reverse side for other information)

- Would you like to quickly and easily learn important information about your water? Check us out to know how you want to be contacted via our new automated notification system by clicking on the Aqua Notify button at www.aquamerica.com
- The due date refers to current charges and any delinquent payment amount only. If you do not pay your bill on time, your service could be subject to interruption. To insure proper credit, please remember to provide your full 16-digit account number when paying your bill.

**AQUA Water Bill**  
Aqua Indiana, Inc.  
702 W. Lancaster Avenue 4 Box 1190, Danlinton, IN 47940

PLEASE DO NOT REMIT PAYMENT TO THE ABOVE ADDRESS.

Account Number - Please print on your check: 001739660 1001043  
Amount Due: \$ 49.82  
Current Charge Due Date: October 27, 2015

Please make check payable to: Aqua IN  
MAIL TO ADDRESS ON BACK OF THIS STUB

00173966010010430000000049827

**Customer Information:** Please notify our Customer Service Center immediately upon any changes of occupancy, ownership or mailing address, as the customer is responsible for all charges until we are notified. Applicable rates, rules and regulations under which service is furnished are on file at the office address listed above.

If your bill is based on zero usage, there may be a problem with your meter reading equipment. If there is a problem with your meter reading equipment, you will be responsible for the water usage or leakage not reported on this bill. Please call customer service if you have any questions or to have your meter reading equipment serviced.

**Complaints:** We welcome the opportunity to work with you and attempt to resolve any concerns you may have. Please contact our Customer Service Center Toll Free! 1-877-WTR-AQUA (1-877-987-2782). If you are not satisfied with our response to your inquiry, you have the option of contacting the Indiana Utility Regulatory Commission - Consumers Affairs Division at 1-800-851-4268. Please note: The property owner must keep the meter or remote read device accessible for reading and inspection at all times.

The property owner must keep the meter or remote device accessible for reading and inspection at all times.

**Meter Information:** Any meter damage through negligence of the customer will be repaired at the customer's expense. When an actual meter read cannot be made, an estimated reading is used for billing purposes. This estimate is based on your historical usage patterns. Any discrepancy with actual usage will be corrected with the next actual reading.

**Payment Options:** Aqua Indiana accepts the following payment options:  
\*PAY BY MAIL to: Aqua Indiana, Inc.  
PO Box 1229  
Newark, NJ 07101-1229

\*PAY BY PHONE at 1-866-269-2906 24/7 for a fee to the customer.  
\*For a listing of your local Western Union payment agencies, please visit us on our website www.aquamerica.com

**Free Payment Options:**  
\* ZIPCHECK - (Preferred) Automatic withdrawal of amount due from your bank account on the due date. For additional convenience sign up for WaterSmart e-Billing to receive our bill electronically.  
\* WaterSmart e-Billing: Switch to paperless billing today. Enjoy the convenience of viewing and paying your bill online. Visit us at www.aquamerica.com to sign up today!

**Rates and Charges Customer Charge:** All metered water customers shall pay a customer charge based on the size of meter or meters installed regardless of the amount of water used.

**Usage Charge:** All water passing through the meter will be charged to the customer whether used, wasted or lost to leakage in addition to the customer charge and fire protection charge.

**Fire Protection Charge:** All metered water service customers (except for Sale for Resale) located in a municipality, township, or fire protection district in which public hydrants are connected to Company's water mains.

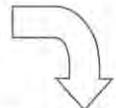
**Non Penalty Period and Late Payment Charges:** Charges become delinquent if not paid by the due date. If any portion of the current bill charges remain unpaid after the bill becomes delinquent, a late payment charge will be added to your water bill in the amount of 10% of the first \$3.00 plus 3% of the excess over \$3.00.

Aqua Indiana is an Aqua America Company (NYSE:WTR). For more information, visit our website at: www.aquaindiana.com

Return this portion with your payment. Keep top portion for your records.

Change of Name/Address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Insert this stub so that the name "Aqua Indiana" shows through the window of the payment envelope



**Save a stamp.**  
Sign up for eBilling today!  
www.aquamerica.com

**Aqua Indiana, Inc.**  
PO BOX 1229  
NEWARK, NJ 07101-1229

If your name/address has changed, please check here and complete the information on the top of this remittance slip



# Aqua Bill Description



## Understanding YOUR BILL

1. **Service address** – The property for which the water service has been provided.
2. **Account number** – This is a new account number that identifies your billing and your service account with the water company. Additionally, your new account number will allow you to access automated account information when calling customer service. If you are currently making payments through an online banking service it is important that you update your account information to ensure no delay in processing your payment information.
3. **How to reach us** – Customer service mailing address, phone and fax numbers and e-mail address.
4. **Usage data** – Includes your water meter's identification number and size, the dates of your billing period and the amount of water that was metered during the billing period.
5. **Bill calculation** – Shows customer charges, usage calculation, any applicable surcharges and total charges for the current billing period.
6. **Water use history chart** – Provides a 13-month usage history for customers who are billed monthly or a 12-month chart for customers who are billed quarterly.
7. **Message Center** – Provides important information about your service.
8. **Payment coupon** – Return this portion with your bill payment.
9. **Due Date** – Date your payment is due at Aqua

### On the Back of Your Bill You Will Find:

1. Aqua Contact Information
2. Explanation of Terms and Changes
3. Remit to address
4. Payment Options

# Aqua Payment Options

## Payment OPTIONS



### Pay-by-Mail

Pay-By-Mail payments are ordinarily processed within five business days, depending on mail delivery.

Aqua Pennsylvania, Inc.  
P.O. Box 1229  
Newark, NJ 07101-1229

### WaterSmart e-Billing

Sign up for paperless e-billing at [AquaAmerica.com](http://AquaAmerica.com) and pay your Aqua bills online.

### ZipCheck\*

ZipCheck is a convenient direct payment plan that automatically deducts the exact amount of your bill from your checking account on the due date. You will receive a bill detailing your usage, the amount that will be withdrawn, and the date which the amount will be withdrawn. This saves you the cost of a check and postage, and provides you with the ability to pay on the actual due date without risking late payment charges or past due notices. Once enrolled in ZipCheck you are responsible to notify your banking institution of any changes to your account.

### Pay-by-Phone

You can pay your bill using Visa, Mastercard and Discover, or by check by calling customer service. You can also pay your bill online by visiting [aquaamerica.com](http://aquaamerica.com) and clicking on the customer service tab. A convenience fee will be charged by the service provider for all payments.

### In Person

In certain areas of the country Aqua offers walk in payment centers. To see if there's a payment center near you, call customer service at 877.987.2782 or 877.WTR.AQUA.

### Online Banking

Your online profile needs to include your full sixteen (16) digit account number. Payments received using this method take five business days for proper posting to your Aqua account.



\* ZipCheck® is a registered trademark of PNC Bank Corp.

Welcome To Aqua | Page 4



# Aqua Customer Service Portal

The screenshot displays the Aqua Customer Service Portal in a web browser. The address bar shows the URL <https://www.aquaamerica.com/customer-service-center/ways-to-pay.aspx>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The page features a navigation menu with links for About Aqua, Aqua Blog, Business Development, Welcome Kit, Our States, and Customer Service Center. A search bar is located in the top right corner. The main content area is titled "Customer Service Center" and includes a breadcrumb trail: Home > Customer Service Center > Ways to Pay. A prominent banner for "Ways to Pay" promotes switching to WaterSmart e-Billing, stating "Don't pay for postage! Switch to WaterSmart e-Billing – it's free and easy!" and "Paying your bill with Aqua WaterSmart e-Billing is easy – we give you a paperless option to make it quick and convenient." To the right, there are two promotional boxes: "WaterSmart e-Billing" with a "Pay Online" button and "WaterSmart Alerts" with a "Sign Up" button. The Windows taskbar at the bottom shows several open applications and the system clock at 11:46 AM.



# Aqua Online Payment

The screenshot displays a web browser window with the URL <https://schedulepayment.com/aqua>. The page features a navigation menu with options like 'File', 'Edit', 'View', 'Favorites', 'Tools', and 'Help'. Below the menu, there are several utility links: 'infostream', 'Suggested Sites (2)', 'Suggested Sites', 'Web Slice Gallery', 'Free Hotmail', and 'Top Utility Billing Softwar...'. The main header includes the 'AQUA' logo and 'WaterSmart e-Billing' branding. A prominent 'Enrollment' button is visible. The main content area is divided into two sections: 'Enrolled Customers' and 'Sign Up Now'. The 'Enrolled Customers' section contains a text input field, a 'Forgot Username?' link, a 'Password' input field, a 'Forgot Password?' link, and a green 'Sign In' button. A note below states: 'This site requires IE 9 or later, Google Chrome, Safari, or Firefox.' The 'Sign Up Now' section features a 'Sign Up Now' header, the text 'Go Paperless... Signing up is easy', and a blue 'Enroll Now' button. Below this, it lists 'Enroll Now in three easy steps':

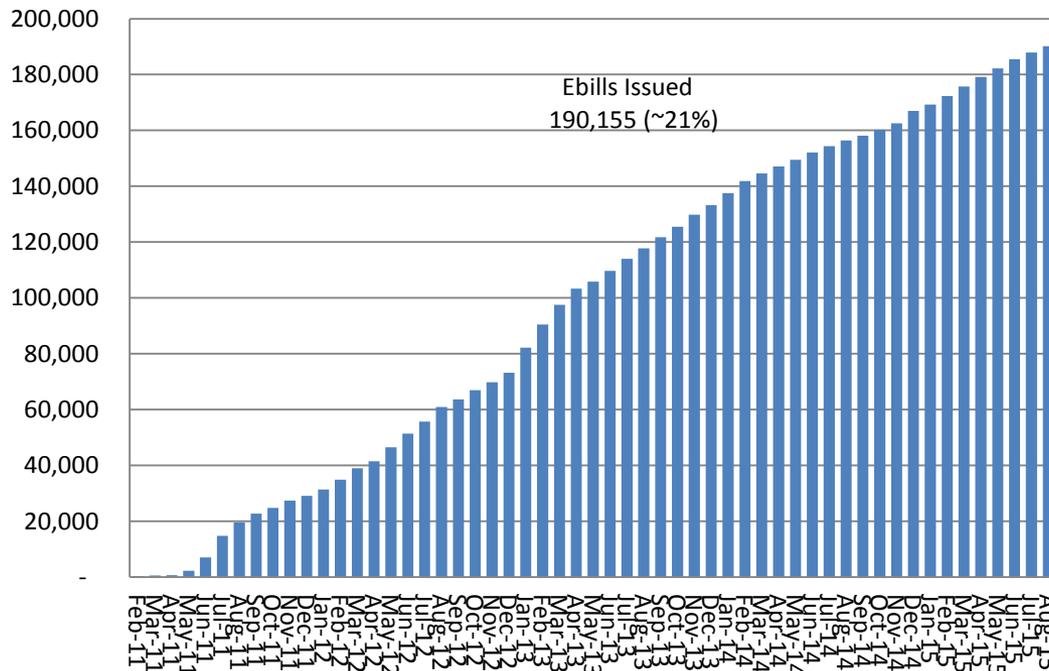
- 1 Have your account number and billing zip code ready
- 2 Pick your username and password
- 3 Enter your email address

The browser's taskbar at the bottom shows several open windows: 'Welcome Kit Inform...', 'Index - aqua - Windo...', 'Inbox - TMCox@aqu...', 'FW: Billing Symposiu...', and 'Utility Questions Bro...'. The system tray on the right indicates a 100% zoom level and the time 11:49 AM.



# Aqua e-Billing Success

Key Metrics	August 2015	Trend	Comp to Same Period Last Year
Electronic Bills Issued	190,155	11% Increase since 1/15	156,371 - 18% Increase
Timeliness/Completeness	100%	No Change	100% - No Change



# Aqua e-Billing Summary

## Highlights / Summary Analysis of Result

- Aqua issued over 190,155 electronic bills in August 2015
- Over the last five months, WaterSmart e-Billing has averaged over 2,800 signups per month
- Aqua has saved over \$2 million in postage in the last four years
- Aqua has issued over 5.3 million electronic bills – on pace to send out over 2 million e-bills per year
  - 26 months to reach 1 million e-bills
  - 9 months to reach 2 million e-bills
  - 7 months to reach 3 million e-bills
  - 7 months to reach 4 million e-bills
  - 6 months to reach 5 million e-bills



# Aqua America Customer Service



## Enrolled Customers

Forgot Username?

Forgot Password ?

## Sign Up Now

Go Paperless... Signing up is easy

[Enroll Now](#)

# Thank You!



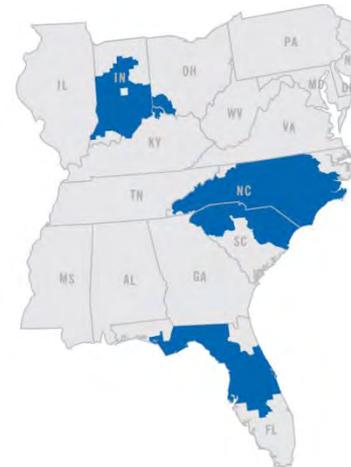


## Billing Symposium

Paper Billing Panel – Duke Energy – Nov 2, 2015



- Duke Energy
  - 7.3 million retail electric customers in six states in the Southeast and Midwest regions of the United States, representing a population of approximately 23 million people.
  - Duke Energy Indiana's service area covers 23,000 square miles and supplies electric service to 810,000 residential, commercial and industrial customers.
    - Owned generation summer capacity: 7,500 MW
- Panelist - Kevin Waid
  - Manager of Bill Presentation
  - 19+ years in the utility industry
  - Engineering degree from the Ohio State University



## Condensed Bill



Account Number 1234-5678-01-1 KO 16

For more detailed billing information on your monthly bill, check box on right

JOE CUSTOMER  
1 MAIN ST  
PLAINFIELD IN 46168

Due Date	Amount Due
Aug 17, 2015	\$ 116.04

Hazardland Contribution (for Customer Assistance) \$ \_\_\_\_\_ Amount Enclosed \$ \_\_\_\_\_

PO Box 1326  
Charlotte NC 28201-1326

⑆00 00000116041

081720150 00000119296

Page 1 of 2

Name / Service Address	For Inquiries Call	Account Number
JOE CUSTOMER 1 MAIN ST PLAINFIELD IN 46168	Duke Energy 1-800-521-2232	1234-5678-01-1

Mail Payments To	Account Information
PO Box 1326 Charlotte NC 28201-1326	Payments after Jul 24 not included Last payment received Jul 16
	Bill prepared on Jul 24, 2015 Next meter reading Aug 21, 2015

Meter	Number	Reading From	Reading To	Days	Meter Previous	Reading Present	Usage
Elec	987654321	Jun 23	Jul 23	30	70059	70999	940

Electric - Residential		Current Billing	
Usage - 940 kWh		Am't Due - Previous Bill	\$ 122.84
Duke Energy - Rate RSNO	\$ 108.45	Payment(s) Received	122.84
<b>Current Electric Charges</b>	<b>\$ 108.45</b>	Balance Forward	0.00
		Current Electric Charges:	108.45
		Taxes	7.59
		<b>Current Amount Due</b>	<b>\$ 116.04</b>
<b>Taxes</b>			
<b>Taxes</b>	<b>\$ 7.59</b>		

Protect yourself from scams and fraudulent activity. Learn how at [duke-energy.com/stopfraud](http://duke-energy.com/stopfraud).

Average Cost: \$ 0.1154 per kWh

Due Date	Amount Due	After
Aug 17, 2015	\$ 116.04	Aug 17, 2015
		\$ 119.29



Visit us at [www.duke-energy.com](http://www.duke-energy.com)

- Bills printed in black & white on preprinted stock
- 7.3M paper bills in the last 12 months
- 28% on eBill - eBill is a PDF of the printed bill
- Also offer Summary Billing, Braille, and large print.
- Urgent bill messages outlined in the middle
- Informational messages at the bottom

## Detailed Bill



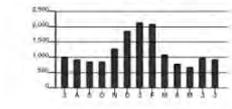
Page 2 of 2

Name	Service Address	Account Number
JOE CUSTOMER	1 MAIN ST PLAINFIELD IN 46168	1234-5678-01-1

Explanation of Current Charges		
<b>Electric Meter -</b> 987654321	<b>Duke Energy Rate RSNO - Residential Service</b>	
kWh Usage - 940	Connection Charge	\$ 9.40
Jun 23 - Jul 23	Energy Charge	27.88
30 Days	308 kWh @ \$ 0.09294500	
	840 kWh @ \$ 0.05417800	34.87
	Rider 60 - Fuel Adjustment	13.34
	840 kWh @ \$ 0.01418800	
	Rider 61 - Coal Gasification Adj	11.91
	840 kWh @ \$ 0.01267300	
	Rider 62 - Pollution Crtl Adj	3.21
	840 kWh @ \$ 0.00341700	
	Rider 63 - Emission Allowance	0.07
	840 kWh @ \$ 0.00007700	
	Rider 65-A - Energy Eff Adj	3.04
	840 kWh @ \$ 0.00323700	
	Rider 66 - DSM Ongoing	0.00
	840 kWh 0.00000000	
	Rider 67 - Civity Merger Credit	0.49
	840 kWh @ \$ 0.00059600	
	Rider 68 - Midwest Ind Sys Coper Adj	1.33
	840 kWh @ \$ 0.00141800	
	Rider 70 - Reliability Adjustment	0.42
	840 kWh @ \$ 0.00044500	
	Rider 71 - Clean Coal Adjustment	3.67
	840 kWh @ \$ 0.00390200	
	<b>Total Current Electric Charges</b>	<b>\$ 108.45</b>

Explanation of Taxes		
<b>Taxes</b>	Indiana State Tax	\$ 7.59
	<b>Total Taxes</b>	<b>\$ 7.59</b>

kWh Electric Usage



Calculations based on most recent 12 month history  
Total Usage 14,455  
Average Usage 1,205

Electric	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
	1,014	928	864	852	1,239	1,604	2,117	2,004	1,074	771	844	967	943

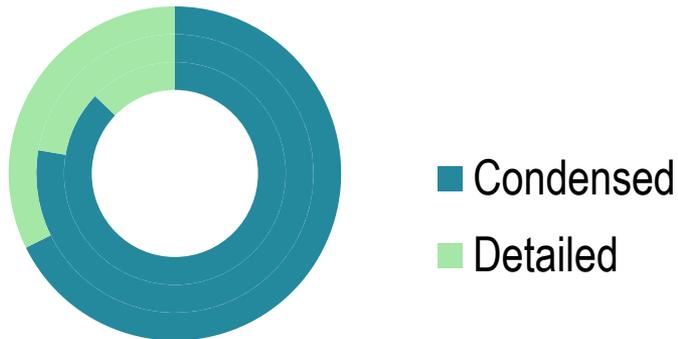


Visit us at [www.duke-energy.com](http://www.duke-energy.com)

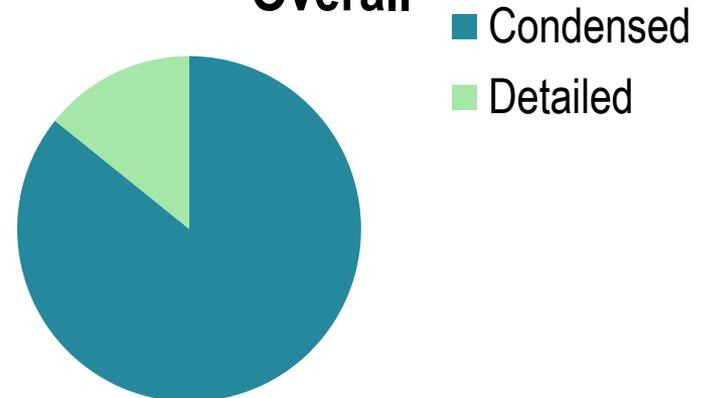
## Condensed vs Detailed Billing

Type	Residential	Non Residential	Governmental	Total
Condensed	619,584	76,695	9,143	705,422
Detailed	90,726	22,036	4,367	117,129
% Condensed	87.2%	77.7%	67.7%	85.8%

### By Classification



### Overall



# Understanding Your Bill

■ <http://www.duke-energy.com/indiana/billing/read-bill.asp>

**RESIDENTIAL** | BUSINESS | LARGE BUSINESS | OUR COMPANY

Indiana | View Mobile | Contact Us | Investors | Search

INDIANA » Billing & Payment » Reading Your Bill

### Reading Your Bill

- 1. Account Number
- 2. Amount Due
- 3. Detailed Billing
- 4. Helping Hand
- 5. Amount Enclosed
- 6. Customer Name
- 7. Mail Payments
- 8. Contact Information
- 9. Mail Payments
- 10. Next Meter Reading Date

11. Meter Number

12. Meter Reading

13. Electric Usage

14. Current Billing Information

15. Taxes

16. Bill Messages

17. Amount Due

18. Back Of Bill (pdf, 39 KB)

Get Adobe Reader

Understanding your energy bill can help you better manage your household energy usage and could aid you in saving money. This is an example bill, and may not reflect the latest rates. Click on the above links to view an explanation of each section. For further information or questions, please e-mail us or call our Customer Service Department at 1-800-521-2232.

**DUKE ENERGY**

1 Account Number 1212-1212-4 LA 21

2 Due Date: mmm dd, yyyy | Amount Due: \$ 43.82

3 For less detailed billing information on your monthly bill, check box on right.

4 Helping Hand Contribution (for Customer Assistance) | 5 Amount Enclosed

6 Current Customer: 12345 Your Street, Your City ST 12345-1234

7 PO Box 9001076, Louisville KY 40290-1086

900 00000043824 12121212124 mmmddyyyyy 00000045067

Page 1 of 2

Name/Service Address	For Inquiries Call	Account Number
Current Customer: 12345 Your Street, Your City ST 12345-1234	Duke Energy 1-800-123-4567	1212-1212-12-4

Mail Payments To	Account Information
PO Box 9001076, Louisville KY 40290-1076	Payments after mmm did not included. Last payment received mmm dd. Bill Prepared on mmm dd, yyyy. Next meter reading mmm dd, yyyy.

Urgent Messages are printed in this section of the bill with a box around the message text.

Meter Number	Reading Date From	To	Days	Meter Reading Previous	Present	Usage
Elec. 22222222	mmm dd	mmm dd	30	21202	21608	407

Electric - Residential		Current Billing	
Usage - 427 kWh		Amnt Due - Previous Bill	\$ 100.87
Duke Energy - Rate RSNO	\$ 41.34	Payment(s) Received	100.87 or 0.00
Current Electric Charges	\$ 41.34	Balance Forward	41.34
		Current Electric Charges	2.48
		Taxes	2.48
		Current Amount Due	\$ 43.82

Taxes	Amount
Taxes	\$ 2.48

16 Non-Urgent Bill Messages appear in this section of the bill

Due Date	Amount Due	After mmm dd, yyyy pay
mmm dd, yyyy	\$ 43.82	\$ 45.06

**DUKE ENERGY**

visit us at [www.duke-energy.com](http://www.duke-energy.com)



## The Cost of Making Format Changes

- None - Stay within the constraints of the bill (moving furniture within a house)
  - \$0; < 3 months
  - Example: Simple bill messages or new trackers / riders
  - Limited testing
  - Approval built into the process



- Small – minor formatting changes (paint a room)
  - < \$100k; 3-6 months
  - Example: Add or remove a phone number
  - Data available
  - Simple logic
  - Targeted test scenarios
  - Limited approval





## The Cost of Making Format Changes

- Medium – Rework a bill section (remodel a room)
  - \$100k - \$1M; 6 – 12 months
  - Example - Adding graphics in the middle of the bill
  - Data available
  - Test numerous scenarios / combinations
  - Limited outside input and approval
  
- Large – Rework multiple bill sections (add a new room)
  - > \$1M; > 12 months
  - Example – major bill format overhaul
  - Gather customer feedback, design mock-ups, share with outside parties, revise, and approve
    - Everyone has an opinion
  - New data points (basic architecture changes)
  - Test every scenario / combination
  - Training / customer communication / fall out







# State Utility Regulatory Commissions' Billing Systems Standards and Practices: Preliminary Review

---

Tom Stanton, Principal Researcher  
Kathryn Kline, Research Assistant  
National Regulatory Research Institute

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Billing Symposium  
Indianapolis Indiana  
November 2015



# Presentation outline

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- Brief explanation of methods used and approach to the project
- Preliminary findings, all subject to change based on continuing research:
  - from literature review
  - from content analysis of state public utility billing rules for electric, gas, water & wastewater utilities
  - from state utility commission complaints data
- Next steps for this project



# Methods used

---

- Review of literature, dockets, case law, utility web-pages
- Initial, brief questionnaire sent to state commissions:
  - 30 responses, remainder from commission web-sites
  - Identifying state contact persons, billing rules citations and important billing-related dockets, and complaints data
- Billing rules content review and summary
  - Identifying common categories covered, plus unusual or unique aspects from specific states
  - In-state contacts check and verify research
- Review of state utility commission complaints data
  - Comparisons by various utility type
  - Report of billing-related complaints, % by topic



# Literature review

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- Goals and objectives for billing and related communications rules (for commissions, utilities, consumers of different stripes, and society as a whole)
- Historical trends in literature:
  - piecemeal progression over time
  - energy efficiency and content-labeling thrust in 80s-90s
  - competitive supplier billing since mid-90s
  - recent trends towards integrating communications channels and content
  - increasing customer engagement:
    - ✦ grid modernization
    - ✦ emergency communications
    - ✦ social media
  - NRRI Report No. 12-07, *Difficult Communications*



# Billing rules categories

State	Minimum contents	Service deposits	Estimated bills	Master metering	Historical usage	Dispute resolution	Third-party agents	Levelized billing	Payment methods	Payment assistance	Partial payments	Special payment plans	Denial, disconnection	Weather-related shut-off	Electronic billing	Customer data privacy
Number of States Including This Topic	45	46	43	31	21	42	26	29	10	27	16	34	42	31	14	15
Indiana	Y	Y	Y	Y		Y		Y				Y	Y			

- Several other categories are not included, because they are nearly universal (for example: meter errors, accuracy and testing; unauthorized use; late payments and returned checks; and disconnections due to health and safety concerns or in a state of emergency)
- In Indiana, rules cover electric, gas, water & wastewater. Industry types covered varies by state.



# Historical usage

- Rules from 21 total states require utilities to provide customers with historical usage data, usually for 1-year back
  - This could be a regular practice elsewhere, like in Indiana for some utilities, without being mentioned in formal rules
- Only one state (Idaho), requires the information to be provided only on the bill, one state (Arizona) requires it in other communications but not on the bill, and the other 19 states require it both on bills and in other communications
- Three states require utilities to provide it only upon customer request (New Hampshire, South Carolina, and Tennessee), and one state (Wisconsin) explicitly requires reporting historical weather data in addition to usage data



# Payment assistance

---

- Payment assistance rules generally require utilities to provide information to customers about non-utility sources of financial assistance, and also often about available energy efficiency or conservation programs
- Requirements are in rules from 27 states (not Indiana)
- Information is required to be both on bills and in other communications in 22 states
- Information is required to be on bills only in Alaska, Connecticut, and Kansas
- Information is required not on bills but in other communications in one state (Arkansas)



# Weather-related shut-off

---

- These rules typically prohibit utility shut-offs during certain months, and include provisions for special payment plans and payment assistance information
- Included in rules from 31 states, most states covering winter heating months, but a few states cover only **summer air conditioning months. Only Georgia's** rule covers both heating and air conditioning periods
- Not included in Indiana, and Kentucky, but rules are included in Illinois, Ohio, and Michigan



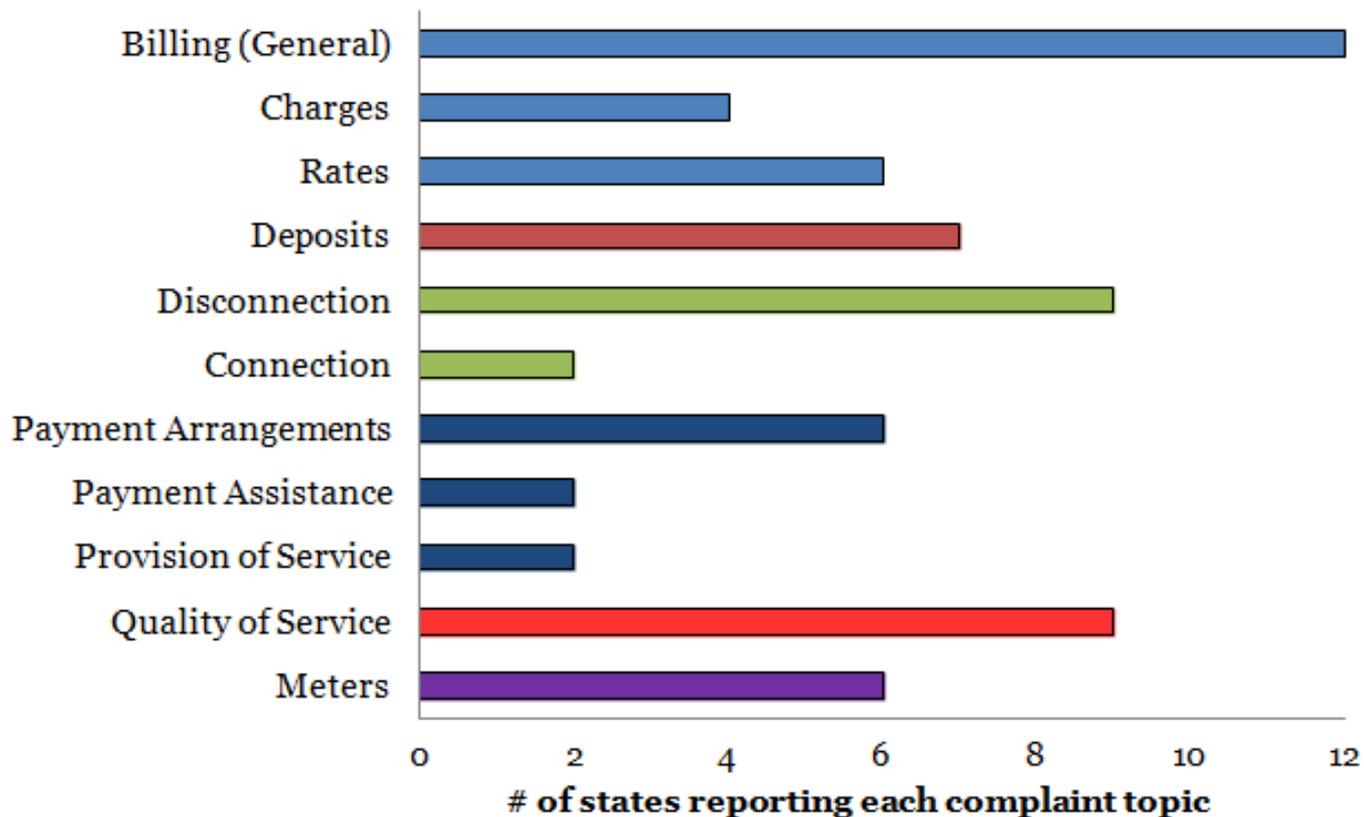
# Preliminary complaints data

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- Complaint data based on responses from 17 states
  - 17 states provided data on complaints by industry type
  - 12 states provided data on complaints by topics/issues
  - 8 additional states said they can do queries for us
- Timelines are not uniform
  - Length of time information collected varies
  - Year of data reporting varies
  - 2012 is earliest data used
- Complaint data varies widely, so only percentages are reported



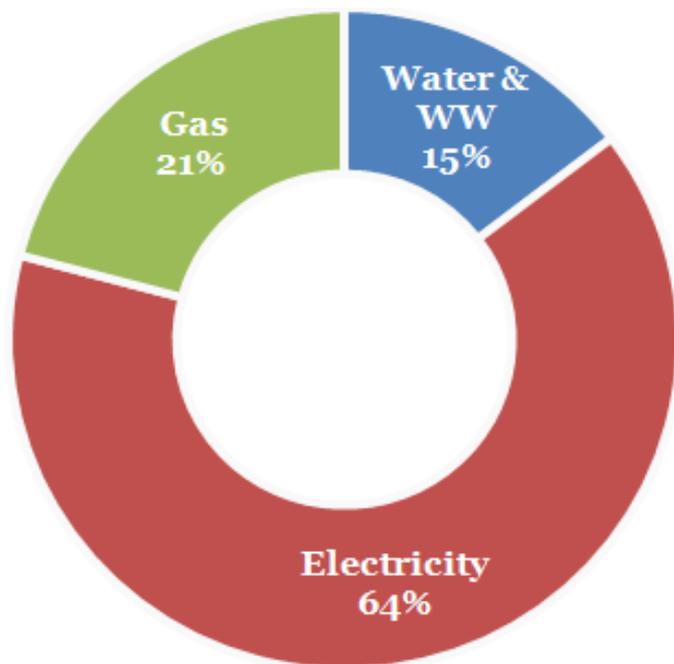
# Complaint classifications



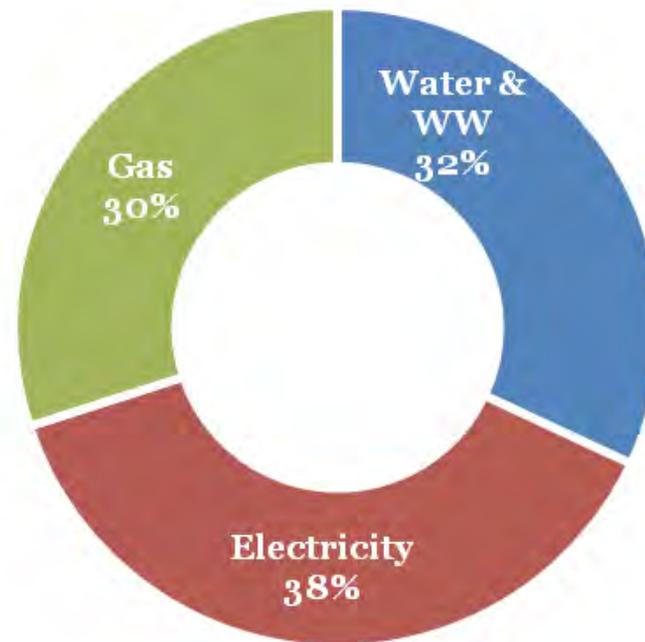
- There is little consistency in how states code complaints by topic, which makes comparisons difficult

# Complaints by industry type

**Average of 17 states**



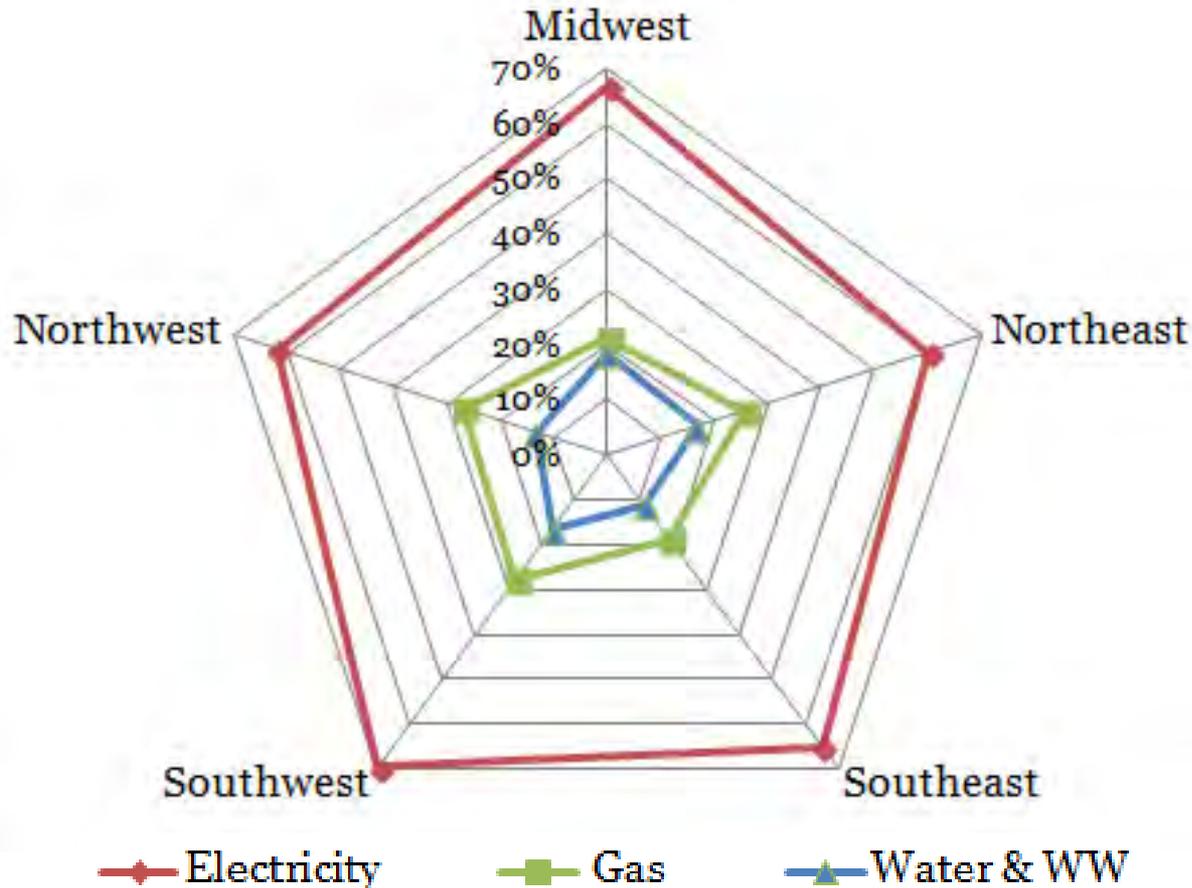
**Indiana**



- While we have information on billing rules from all 50 states, only 17 states provided complaints data.



# Complaints by region



- State by state, complaint data can change markedly in response to known events
- Some state commissions do not track complaint data for all industry types



# Next steps

---

- Next steps for literature review
  - Review of sample utility bills and explanations
- Next steps for billing rules data:
  - finalize missing data
  - confer with each state to make sure our understanding is correct
  - Finalize overall summary and identify any particularly interesting ideas from specific states
- Next steps for complaints data
  - Follow up with states that may provide data details
- Preliminary report completed by mid-January
- Report to be published by second week of February

INDIANA UTILITY REGULATORY COMMISSION  
**Billing Symposium**

**PANEL 3: EBILLING**

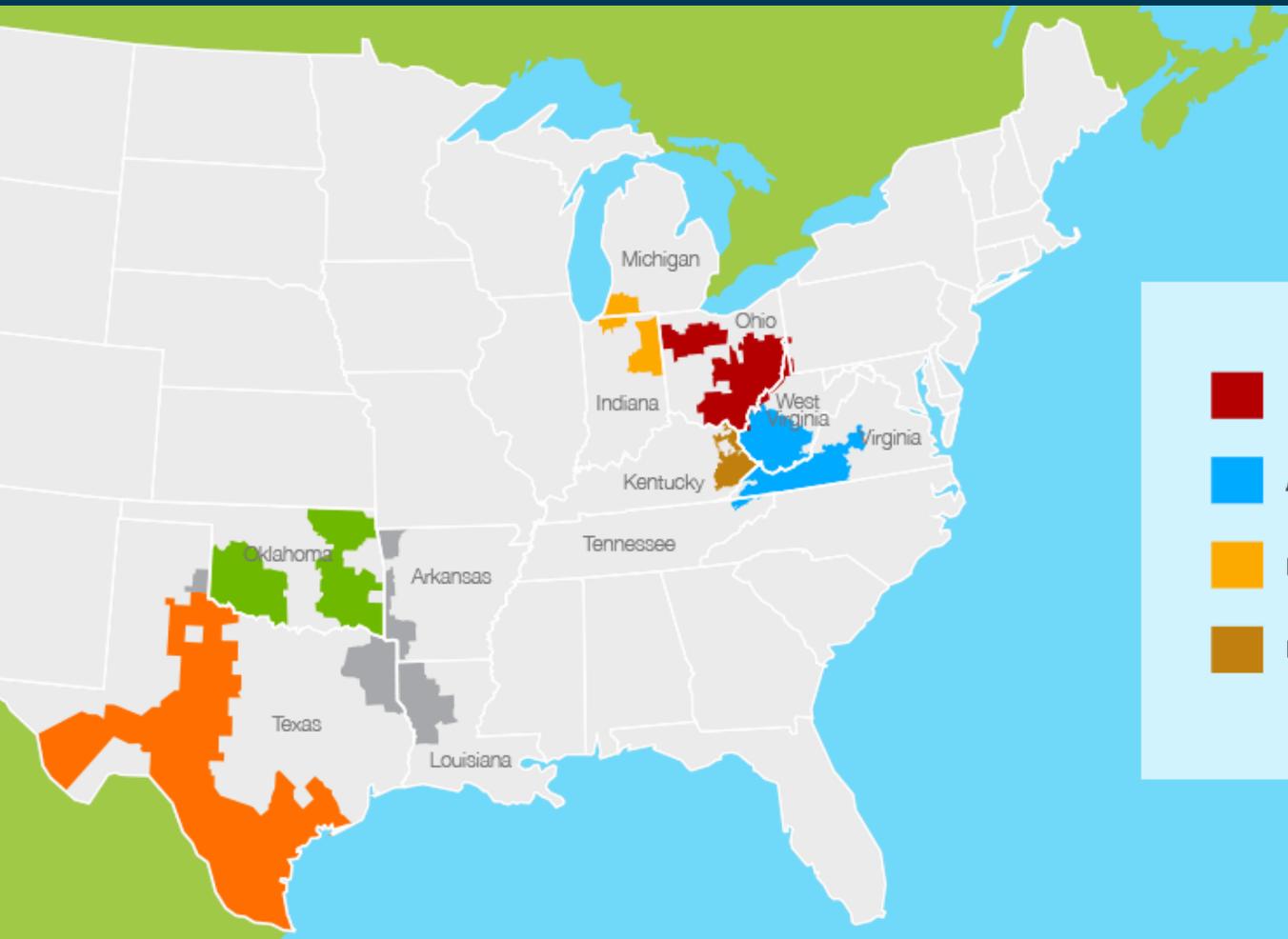
NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS



**AEP**

**INDIANA  
MICHIGAN  
POWER®**

*Your hometown energy provider*



# I&M: A UNIT OF AMERICAN ELECTRIC POWER





Approximately  
2,400 Employees

Over 585,000  
Customers in  
2 States



Over 5,200 Miles  
Transmission Lines, part of  
the Largest U.S. Network

Approximately 20,000  
Miles Distribution Lines

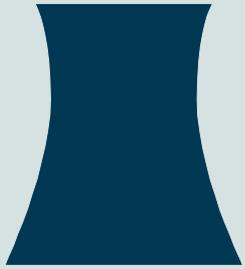


Approximately 5,200 MW  
Generation Capacity



**INDIANA MICHIGAN POWER**





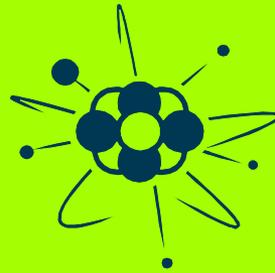
**COAL**  
**49.7%**  
2,600 MW

Rockport 1  
Rockport 2



**WIND**  
**8.6%**  
450 MW

Wildcat  
Headwaters  
Fowler Ridge



**NUCLEAR**  
**41.3%**  
2,160 MW

Cook 1  
Cook 2



**HYDRO**  
**0.4%**  
22.4 MW

Six Run-of-  
River  
Hydroelectric  
Dams



**SOLAR**  
**~15 MW**

To Be Built  
2015-16

**GENERATION DIVERSITY**



**PAPERLESS**  
BILLING

- ❖ Helps to keep rates low
- ❖ Saves Trees
- ❖ Free Online Bill Pay
- ❖ Customers Have Options

**PAPERLESS BILLING BENEFITS EVERYONE!**



My Account

Safety

Save Energy

News & Info

Contact Us

# I&M On The Go

Get updates when the power goes out.

Sign Up Now



Verizon LTE 11:12  
 Messages I&M Details

Current I&M charges of \$81.52 due 8/7/15 for electric service at 5801 M\*\*\* APT B. Total balance:\$81.52. <http://iandmpwr.com/pay>

Mon, Aug 10, 07:18

I&M received a payment of \$81.52 on 8/10/15 at 7:07AM. Electric account at 5801 M\*\*\* APT B. Thank you. Visit: <http://iandmpwr.com/account>

Mon, Aug 31, 11:22

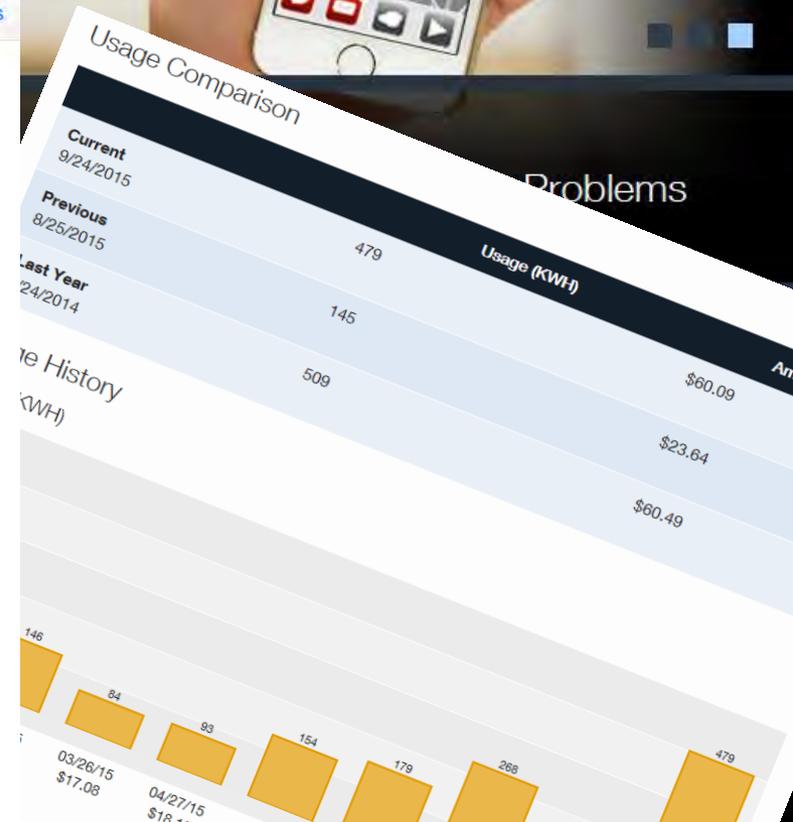
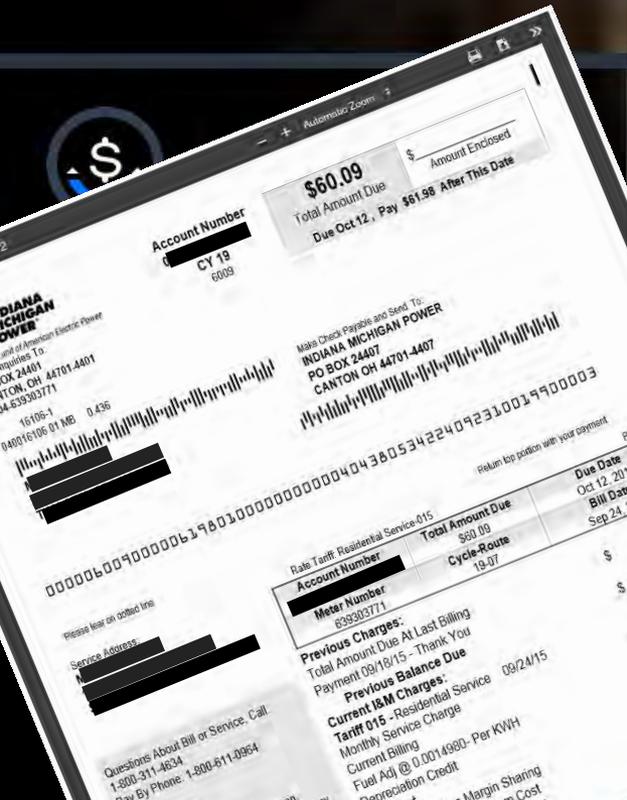
Current I&M charges of \$72.72 due 9/3/15 for electric service at 5801 M\*\*\* APT B. Total balance:\$72.72. <http://iandmpwr.com/pay>

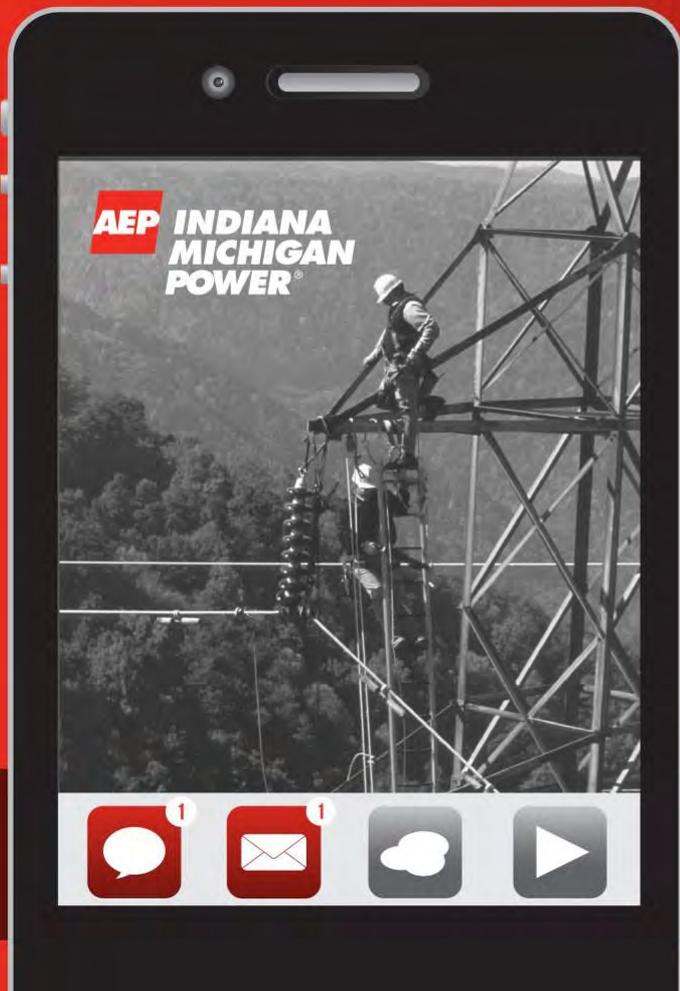
Thu, Sep 10, 15:23

I&M received a payment of \$72.72 on 9/10/15 at 7:06AM. Electric account at 5801 M\*\*\* APT B. Thank you. Visit: <http://iandmpwr.com/account>

Wed, Sep 30, 11:17

Current I&M charges of \$91.00 due 10/5/15 for electric service at 5801 M\*\*\* APT B. Total balance:\$91.00. <http://iandmpwr.com/pay>





# I&M ON THE GO

## MOBILE ALERTS

[IndianaMichiganPower.com](http://IndianaMichiganPower.com)



**PAPERLESS  
BILLING**



**I&M ON THE GO**  
MOBILE ALERTS



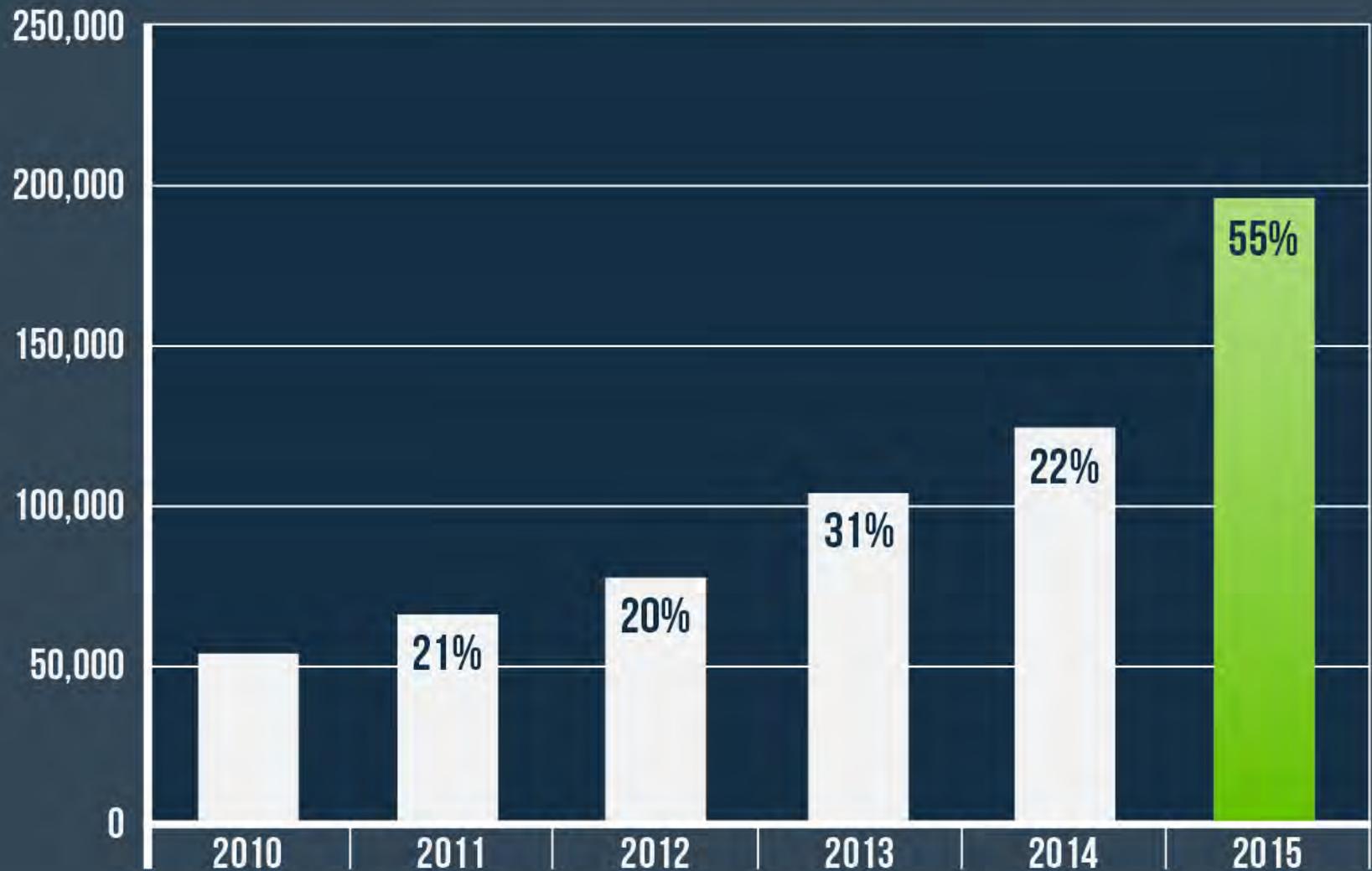
Enroll today for your chance to  
**WIN** a Microsoft Surface™ 3!

**PROMOTING PAPERLESS/eBILLING**

# CUSTOMER GROWTH



**PAPERLESS**  
BILLING



# Questions and Discussion



**AEP** **INDIANA  
MICHIGAN  
POWER**  
*A unit of American Electric Power*

INDIANA UTILITY REGULATORY COMMISSION  
**Billing Symposium**

**PANEL 4: COMPREHENSIVE CUSTOMER  
ENGAGEMENT ON BILLING**

NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS

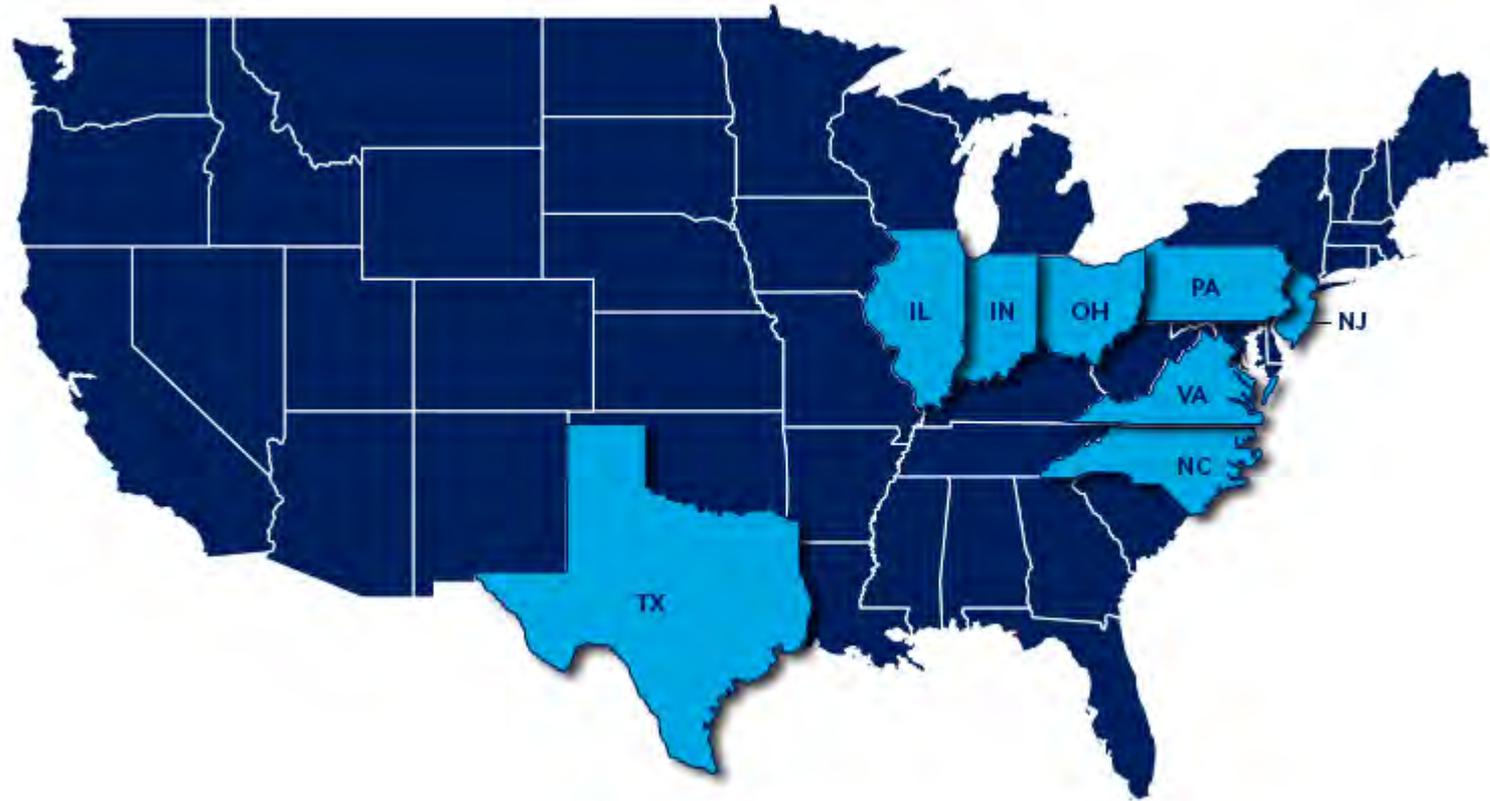


# Customer Service and Billing in a Rapidly Changing World

November 2, 2015



# Aqua – Operating in Eight States



**AQUA**<sup>SM</sup>

# Aqua Water Bill

**AQUA** Service To: AQUA INDIANA, 105 S MADISON ST, DANLINGTON, IN 47940 Account Number: 001739660 1001043

Aqua Indiana, Inc. Toll Free: 877.987.2782 Questions about your water service? Contact us before the due date! 202 W. Lancaster Avenue, 3rd Floor, PA 19010-3489 Fax: 866.780.8292 Bill Date: October 05, 2015 Total Amount Due: \$ 49.82 Current Charges Due Date: October 27, 2015 www.aquamerica.com

### Important Customer Information

Office Information:  
Aqua Indiana, Inc.  
Indianapolis Division Office  
5750 Castle Creek Parkway North  
Suite 314  
Indianapolis, IN 46250

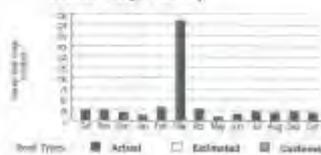
Toll Free: 877.WTR.AQUA or 877.987.2782  
Fax: 866.780.8292  
www.aquamerica.com

Meter Data	Year	Start	Usage Period	Days	Start Time	Water Reading	Usage	Units
	2015	09/01	09/01	28	Actual	3800	900	Gallons
Average Daily Usage = 32 Gallons			Total Days = 28		Actual	3200		
							Total Usage = 900	Gallons

### Billing Detail

Amount Owed from Last Bill: \$ 80.82  
Total Payments Received: \$ 39.82  
Remaining Balance: 0.00  
Customer Charge Includes 600 Gallons: \$ 49.82  
Total Water Charges: \$ 49.82  
Amount Due: \$ 49.82

### Water Usage History



RECEIVED  
BY \_\_\_\_\_

### Message Center (see reverse side for other information)

- Would you like to quickly and easily learn important information about your water? Check us out to know how you want to be contacted via our new automated notification system by clicking on the Aqua Notify button at www.aquamerica.com
- The due date refers to current charges and any delinquent payment amount only. If you do not pay your bill on time, your service could be subject to interruption. To insure proper credit, please remember to provide your full 16-digit account number when paying your bill.

Send this portion for your records.  
Return this portion with your payment.

### AQUA Water Bill

Aqua Indiana, Inc.  
702 W. Lancaster Avenue 4th Floor, PA 19010-3489

Service To:  
AQUA INDIANA  
105 S MADISON ST  
DANLINGTON, IN 47940

Account Number - Please print on your check  
001739660 1001043

Amount Due: \$ 49.82  
Current Charges Due Date: October 27, 2015

Amount Enclosed

Please make check payable to:  
Aqua IN  
MAIL TO ADDRESS ON BACK OF THIS STUB

00173966010010430000000049827

Return this portion with your payment. Keep top portion for your records.

### Change of Name/Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Insert this stub so that the name "Aqua Indiana" shows through the window of the payment envelope



Save a stamp.  
Sign up for e-billing today!  
www.aquamerica.com

### Aqua Indiana, Inc.

PO BOX 1229  
NEWARK, NJ 07101-1229



If your name/address has changed, please check here and complete the information on the top of this remittance slip



# Aqua Bill Description



## Understanding YOUR BILL

1. **Service address** – The property for which the water service has been provided.
2. **Account number** – This is a new account number that identifies your billing and your service account with the water company. Additionally, your new account number will allow you to access automated account information when calling customer service. If you are currently making payments through an online banking service it is important that you update your account information to ensure no delay in processing your payment information.
3. **How to reach us** – Customer service mailing address, phone and fax numbers and e-mail address.
4. **Usage data** – Includes your water meter's identification number and size, the dates of your billing period and the amount of water that was metered during the billing period.
5. **Bill calculation** – Shows customer charges, usage calculation, any applicable surcharges and total charges for the current billing period.
6. **Water use history chart** – Provides a 13-month usage history for customers who are billed monthly or a 12-month chart for customers who are billed quarterly.
7. **Message Center** – Provides important information about your service.
8. **Payment coupon** – Return this portion with your bill payment.
9. **Due Date** – Date your payment is due at Aqua

### On the Back of Your Bill You Will Find:

1. Aqua Contact Information
2. Explanation of Terms and Changes
3. Remit to address
4. Payment Options

# Aqua Payment Options

## Payment OPTIONS



### Pay-by-Mail

Pay-By-Mail payments are ordinarily processed within five business days, depending on mail delivery.

Aqua Pennsylvania, Inc.  
P.O. Box 1229  
Newark, NJ 07101-1229

### WaterSmart e-Billing

Sign up for paperless e-billing at [AquaAmerica.com](http://AquaAmerica.com) and pay your Aqua bills online.

### ZipCheck\*

ZipCheck is a convenient direct payment plan that automatically deducts the exact amount of your bill from your checking account on the due date. You will receive a bill detailing your usage, the amount that will be withdrawn, and the date which the amount will be withdrawn. This saves you the cost of a check and postage, and provides you with the ability to pay on the actual due date without risking late payment charges or past due notices. Once enrolled in ZipCheck you are responsible to notify your banking institution of any changes to your account.

### Pay-by-Phone

You can pay your bill using Visa, Mastercard and Discover, or by check by calling customer service. You can also pay your bill online by visiting [aquaamerica.com](http://aquaamerica.com) and clicking on the customer service tab. A convenience fee will be charged by the service provider for all payments.

### In Person

In certain areas of the country Aqua offers walk in payment centers. To see if there's a payment center near you, call customer service at 877.987.2782 or 877.WTR.AQUA.

### Online Banking

Your online profile needs to include your full sixteen (16) digit account number. Payments received using this method take five business days for proper posting to your Aqua account.



\* ZipCheck® is a registered trademark of PNC Bank Corp.

Welcome To Aqua | Page 4



# Aqua Customer Service Portal

The screenshot displays the Aqua Customer Service Portal in a web browser. The address bar shows the URL <https://www.aquaamerica.com/customer-service-center/ways-to-pay.aspx>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The page features a navigation menu with links for About Aqua, Aqua Blog, Business Development, Welcome Kit, Our States, and Customer Service Center. A search bar is located in the top right corner. The main content area is titled "Customer Service Center" and includes a breadcrumb trail: Home > Customer Service Center > Ways to Pay. A prominent banner promotes "Ways to Pay" with the text "Don't pay for postage! Switch to WaterSmart e-Billing – it's free and easy!" and a sub-headline "Paying your bill with Aqua WaterSmart e-Billing is easy – we give you a paperless option to make it quick and convenient." To the right, there are two promotional boxes: "WaterSmart e-Billing" with a "Pay Online" button and "WaterSmart Alerts" with a "Sign Up" button. The Windows taskbar at the bottom shows several open applications and the system clock at 11:46 AM.



# Aqua Online Payment

The screenshot displays a web browser window with the URL <https://schedulepayment.com/aqua>. The page features a navigation menu with options like 'File', 'Edit', 'View', 'Favorites', 'Tools', and 'Help'. Below the menu, there are several utility links: 'infostream', 'Suggested Sites (2)', 'Suggested Sites', 'Web Slice Gallery', 'Free Hotmail', and 'Top Utility Billing Softwar...'. The main header includes the 'AQUA' logo and 'WaterSmart e-Billing' branding. A prominent 'Enrollment' button is visible. The main content area is divided into two sections: 'Enrolled Customers' and 'Sign Up Now'. The 'Enrolled Customers' section contains a text input field, a 'Forgot Username?' link, a 'Password' input field, a 'Forgot Password?' link, and a green 'Sign In' button. A note below states: 'This site requires IE 9 or later, Google Chrome, Safari, or Firefox.' The 'Sign Up Now' section features a 'Sign Up Now' header, the text 'Go Paperless... Signing up is easy', and a blue 'Enroll Now' button. Below this, it lists 'Enroll Now in three easy steps':

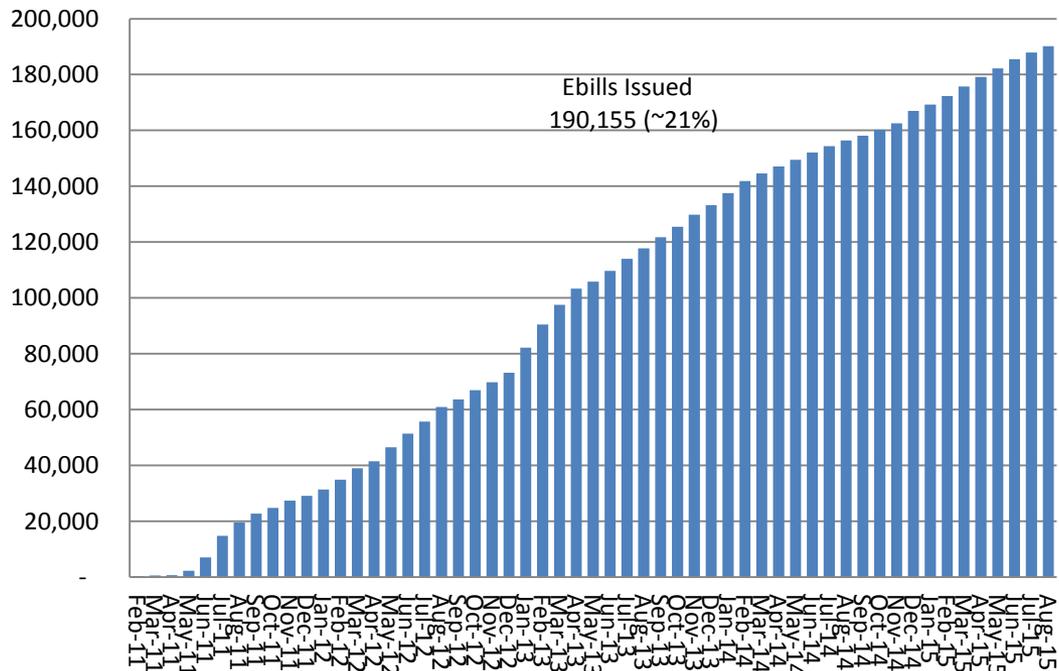
- 1 Have your account number and billing zip code ready
- 2 Pick your username and password
- 3 Enter your email address

The browser's taskbar at the bottom shows several open windows: 'Welcome Kit Inform...', 'Index - aqua - Windo...', 'Inbox - TMCox@aqu...', 'FW: Billing Symposiu...', and 'Utility Questions Bro...'. The system tray on the right indicates a 100% zoom level and the time 11:49 AM.



# Aqua e-Billing Success

Key Metrics	August 2015	Trend	Comp to Same Period Last Year
Electronic Bills Issued	190,155	11% Increase since 1/15	156,371 - 18% Increase
Timeliness/Completeness	100%	No Change	100% - No Change



# Aqua e-Billing Summary

## Highlights / Summary Analysis of Result

- Aqua issued over 190,155 electronic bills in August 2015
- Over the last five months, WaterSmart e-Billing has averaged over 2,800 signups per month
- Aqua has saved over \$2 million in postage in the last four years
- Aqua has issued over 5.3 million electronic bills – on pace to send out over 2 million e-bills per year
  - 26 months to reach 1 million e-bills
  - 9 months to reach 2 million e-bills
  - 7 months to reach 3 million e-bills
  - 7 months to reach 4 million e-bills
  - 6 months to reach 5 million e-bills



# Aqua America Customer Service



## Enrolled Customers

Forgot Username?

Forgot Password?

## Sign Up Now

Go Paperless... Signing up is easy

[Enroll Now](#)

# Thank You!



Proactively  
engaging utility  
customers on



# BILL CHANGES

Chase Kelley  
VP, Marketing and Communications

# Vectren at a glance

- Headquartered in Evansville
- 1,800 utility employees

## Vectren Energy Delivery of Indiana – North

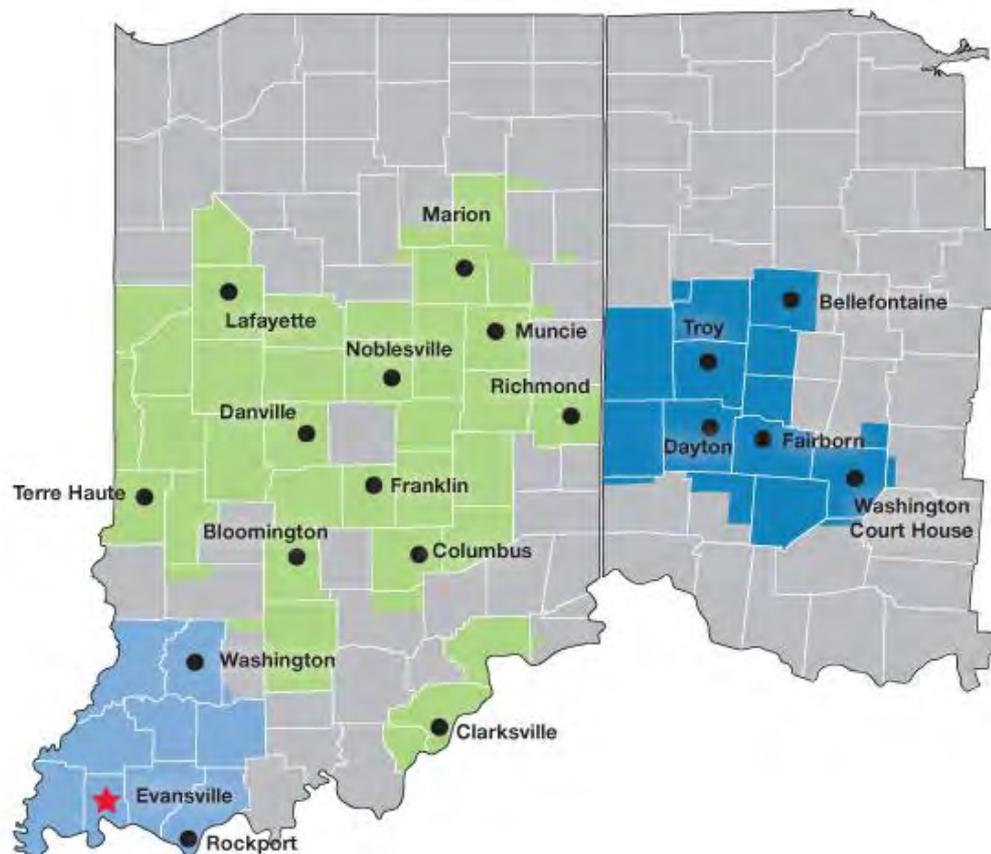
- 578,000 customers

## Vectren Energy Delivery of Indiana – South

- 110,000 gas customers
- 143,000 electric customers

## Vectren Energy Delivery of Ohio

- 315,000 gas customers



All values reflect 2014 data.

# Understanding the customer bill

- Terms and conditions are included on the back of the first page of every natural gas and electric bill

## Important Vectren Energy Delivery Numbers

Customer Service: 1-800-227-1376 | Call Before You Dig: 811 or 1-800-362-2764 | Indiana Relay Service: 1-800-743-3333 | [www.vectren.com](http://www.vectren.com)

**Customer Service questions or concerns:** To contact Vectren Energy Delivery regarding your bill or service, visit us online at [www.vectren.com](http://www.vectren.com) or contact us between 7 a.m. and 7 p.m., Monday through Friday, at 1-800-227-1376. Please do not include any correspondence to P.O. Box 209, Evansville, IN 47702-0209.

## Natural Gas Service Terms & Definitions

**Distribution and Service Charges** - Portion of the bill which reflects the costs to deliver natural gas to your home or business. The customer facilities charge that is billed each month regardless of consumption is included in this line item.

**Gas Cost Charge** - Portion of the bill which reflects how much Vectren Energy Delivery paid for the natural gas used in your home or business. This cost is passed on to you. The Indiana Utility Regulatory Commission reviews and approves these natural gas costs on a quarterly basis.

**Demand** - Charge for some larger customers based on their highest usage within a defined period. The billing demand for gas is stated in therms.

**CCF (100 Cubic Feet)** - Gas consumption is measured by your meter in hundreds of cubic feet.

**Therm** - The volume of gas in CCF multiplied by the therm conversion factor.

**Therm Conversion Factor** - The heat content of the gas used to convert the measured gas consumption from CCF to therms.

**Pressure Factor** - Factor used to calculate consumption on meters in which delivery pressure is higher than standard pressure and a pressure compensation instrument is not used.

**Miscellaneous Charges** - Examples for miscellaneous charges may include but are not limited to deposits, reconnect charges, etc.

## Electric Service Terms & Definitions (where applicable)

**Current Electric Charges** - Includes the following three components that are reviewed and approved by the Indiana Utility Regulatory Commission.

- Energy Charge** - Charges billed each month for the amount of electric consumption during the billing period. This charge includes base commodity and delivery charges.
- Energy Adjustment** - Portion of the bill which reflects the market cost of purchasing fuel and electricity as well as other environmental and regulatory cost adjustments.
- Service Charges** - Charges billed each month to recover various costs the company incurs regardless of consumption. This includes metering, meter reading, operation and maintenance of service delivery facilities, billing and administrative costs incurred by Vectren Energy Delivery.

**Demand** - Rates for some larger customers are based on their highest usage with a defined period. The billing demand for electric is stated in kilowatts (kW) or kilovolt-amperes (kVA).

**kWh (kilowatt hours)** - Electric energy consumption is measured by your meter in kilowatt hours.

**Multiplier** - Used to calculate the kWh consumption on high usage meters.

**Miscellaneous Charges** - Examples for miscellaneous charges may include but are not limited to reconnect charges, returned check charges, etc.

### Meter Abbreviations

A = Actual meter reading  
E = Estimated meter reading

Natural Gas Residential Rate Codes	RES 110 - Residential Sales Service, RES 210 - Residential Sales Service, RES 211 - Unmetered Gas Lighting Sales Service
Natural Gas Commercial Rate Codes	COM 120 - General Sales Service, COM 125 - School/Government Transportation Service, COM 129 - Natural Gas Vehicle Service, COM 220 - General Sales Service, COM 225 - School/Government Transportation Service, COM 229 - Natural Gas Vehicle Service, COM 240 - Interruptible Sales Service
Electric Residential Rate Codes	RS - Residential Service, B - Water Heating Service
Electric Commercial Rate Codes	SGS - Small General Service, DGS - Demand General Service, OSS - Off-Season Service

# Understanding the customer bill

- Vectren.com features a section on understanding the customer bill including sample bills

The screenshot shows the Vectren.com homepage. At the top, there is a navigation bar with the Vectren logo (a red stylized 'V' with a globe) and the tagline 'Live Smart'. To the right of the logo are links for 'Login', 'Investors', 'Careers', 'Contact Us', and social media icons for Twitter and YouTube. A search bar is also present. Below the navigation bar is a horizontal menu with categories: RESIDENTIAL, BUSINESS, SAVE ENERGY, PUBLIC SAFETY, CORPORATE, and COMMUNITY. On the right side, there is a 'MANAGE MY ACCOUNT' dropdown menu. The main content area features a large banner with a background image of hands typing on a laptop keyboard. The banner text reads: 'Understand Your Redesigned Vectren Bill' and 'You will notice we've updated your Vectren bill making it easier to find the information you need. [Click here](#) for more details.' To the right of the banner is a 'Log in to view your account:' section with a 'Username' input field, a 'Login' button, and links for 'Forgot Password?' and 'Register Now'. Below the banner are 'QUICK LINKS' for 'Pay Your Bill', 'Start, Stop or Transfer Service', and 'Report an Outage'. At the bottom of the banner area are 'HOME SAVINGS' and 'BUSINESS SAVINGS' sections.

The screenshot shows the 'Understand Your Bill' page on Vectren.com. The page has a breadcrumb trail: 'Vectren > Residential Customers > Billing & Payment > Understand Your Bill'. On the left side, there is a 'Create Online Account' dropdown menu with options: 'Billing & Payment' (selected), 'Pay Your Bill', 'View Your Bill', 'Manage Your Bill', 'Understand Your Bill', 'Fraud/Scam Alert', 'Mobile', 'Live Chat', and 'Service Request'. The main content area is titled 'Understand Your Bill' and is divided into two columns. The left column is for 'Indiana' and lists links for: '-Natural Gas only', '-Electric and Natural Gas', '-Electric only', '-Budget Bill', '-Understanding Your Bill (Gas Only)', '-Understanding Your Bill (Gas and Electric)', and '-Terms and Definitions'. The right column is for 'Ohio' and lists links for: '-Choice', '-non-Choice (SCO customer)', '-PIPP', '-Budget Bill', '-Understanding Your Bill', and '-Terms and Definitions'.

# Communicating bill format changes

- Bill inserts and web promotions included with new bills explaining the new format

### Easier Access to Important Information

A simplified *Summary* box gives you quick access to the most important information.

Find important bill messages, energy efficiency or safety tips below the *Summary* box.

### Data to Analyze Account Activity

Analyze comparison graphs complete with 13 months of your usage and historic temperature data to help you understand why bill amounts may fluctuate from month to month.

### Convenient Payment Slip

The bottom portion of your bill may be torn away and submitted using the enclosed return envelope. Or you can save a stamp by paying online at Vectren.com for free.

**VECTREN**  
Live Smart

Billing Date: Jun 25, 2014  
Date Due: Jul 12, 2014  
Amount Due: \$100.00  
Amount Due after Jul 12, 2014: \$100.00

Energy Tip: Close draperies and blinds during the day to keep the heat of the summer sun out of the home, giving some relief to your air conditioner.

Air conditioner not working like it used to and need to replace it? Vectren has rebates for energy efficient models.

**Electric Usage Comparison**

Month	Usage (kWh)
2014 Jun	100
2014 May	100
2014 Apr	100
2014 Mar	100
2014 Feb	100
2014 Jan	100
2013 Dec	100
2013 Nov	100
2013 Oct	100
2013 Sep	100
2013 Aug	100
2013 Jul	100
2013 Jun	100
2013 May	100
2013 Apr	100
2013 Mar	100
2013 Feb	100
2013 Jan	100
2012 Dec	100
2012 Nov	100
2012 Oct	100
2012 Sep	100
2012 Aug	100
2012 Jul	100
2012 Jun	100
2012 May	100
2012 Apr	100
2012 Mar	100
2012 Feb	100
2012 Jan	100

Average Temperature for the Billing Period  
Current: 72° Previous Month: 80° Last Year: 80°  
Next Scheduled Read Date: 6/29/14

**Gas Usage Comparison**

Month	Usage (therms)
2014 Jun	100
2014 May	100
2014 Apr	100
2014 Mar	100
2014 Feb	100
2014 Jan	100
2013 Dec	100
2013 Nov	100
2013 Oct	100
2013 Sep	100
2013 Aug	100
2013 Jul	100
2013 Jun	100
2013 May	100
2013 Apr	100
2013 Mar	100
2013 Feb	100
2013 Jan	100
2012 Dec	100
2012 Nov	100
2012 Oct	100
2012 Sep	100
2012 Aug	100
2012 Jul	100
2012 Jun	100
2012 May	100
2012 Apr	100
2012 Mar	100
2012 Feb	100
2012 Jan	100

**Your Account Information**

Account Number: XX-XXXXXXXX-XXXXXXX X  
Previous Bill Amount: \$100.00  
Payment(s) Received: \$100.00  
Balance Carried Forward: \$10.00  
Vectren Delivery and Supply Charges: \$100.00  
Charges This Period: \$100.00  
Total Amount Due: \$100.00

**Detailed Account Activity**

**Electric Service**

Meter Number	Service Period From	Service Period To	Number of Days	Meter Readings Beginning	Meter Readings Ending	Multiplier	Electric Rate	With Used This Period
XXXXXXXX	05/07/14	06/25/14	18	54336A	56786A	1	RS	268

Current Electric Charges: \$100.00  
State Sales Tax: \$100.00  
Total Electric Charges: \$100.00

**Natural Gas Service**

Meter Number	Service Period From	Service Period To	Number of Days	Meter Readings Beginning	CCF Used	Therm Conversion	Pressure Factor	Gas Rate	Therms Used This Period	
XXXXXXXX	05/07/14	06/25/14	18	4923A	4624A	32	1.048000	1.00000	RS 110	32.665

Distribution & Service Charges: \$100.00  
State Sales Tax: \$100.00  
Total Gas Charges: \$100.00

**New! Meter Data Now in Table Format**  
Meter data has been simplified and is now displayed in a table under the *Detailed Account Activity* section.

Please return this portion with your payment made payable to Vectren.

**VECTREN** Live Smart  
Change of address or phone? Contact Customer Service at 1-800-227-1376.  
Account Number: XX-XXXXXXXX-XXXXXXX X

Amount Due: \$100.00  
Amount Enclosed: \$  
Amount Due after Jul 12, 2014: \$100.00  
Allow 3 business days for mailing.

# 000002566 I=0000  
John Q. Customer  
123 Vectren St.  
Evansville, IN 47712

With account number on check and mail to:  
Vectren Energy Delivery  
P.O. Box 6250  
Indianapolis, IN 46206-6262

XXXXXXXXXXXXXXXXXXXX070914000000356500000035339

Your *Account Information* section contains a basic look at your account and current statement.

*Detailed Account Activity* section of your bill provides an in-depth look at your statement, including meter information and a breakdown of charges.

**About Natural Gas Charges**  
The *Distribution & Service Charges* line details the amount you pay for the distribution and delivery of natural gas to your home or business. The *Gas Cost Charge* line reflects the dollar-for-dollar pass-through cost of the natural gas your home or business consumes; Vectren cannot profit from nor mark up this price.

The *Payment Summary* box includes a final review of your current charges.

For questions or assistance reading your bill, please contact a Vectren Customer Service Representative at 1-800-227-1376 or visit our Live Chat feature on [www.vectren.com](http://www.vectren.com).

# Understanding the bill reminders

- Periodic reminders on the bill format included in Vectren's customer e-mails and social media messages



[www.vectren.com](http://www.vectren.com) [Manage Account](#) [Live Chat](#) [Twitter](#) [YouTube](#)

## New Interactive Map Shows Gas Pipeline Work Near You

As part of our multi-year effort to replace about 1,300 miles of bare steel and cast iron pipeline infrastructure throughout Indiana, we've launched a new interactive map that shows the location and status of ongoing and planned pipeline improvement work. Using the map is easy – simply input your address to find projects and updates in your local area, or zoom out to see what we're doing in other communities.



[Visit Interactive Map](#)

### Need Help Understanding Your Bill?

Your Vectren bill is formatted so you can quickly access the information you need to better understand your energy usage. Your Vectren bill features a variety of information, including:

- Important messages, energy tips or safety tips
- 13 months of your energy usage and historic temperature data to highlight fluctuations in your bill
- Meter information and a detailed breakdown of your charges

[View a Guide to Understanding Your Bill \(PDF\)](#)



### Energy Tip: Close Your Doors

Take the weight off of your AC by closing doors to unused rooms and closets. By doing so, you will lower the square footage your AC has to cool, which could reduce the amount of time it needs to run. Remember, every little bit helps!

[More Energy Tips](#)  
[Watch the Commercial on Youtube](#)

# Communicating bill changes

- Traditional news releases and social media used to communicate large-scale bill enhancements or changes



## News Release

Vectren Corporation  
One Vectren Square  
Evansville, IN 47708

### FOR IMMEDIATE RELEASE

July 29, 2014

Media contact: Natalie Hedde, (812) 491-5105 or [nhedde@vectren.com](mailto:nhedde@vectren.com)

### Vectren debuts enhanced bill design; paper and electronic

Evansville, Ind. – Beginning this week, Vectren customers receiving their monthly billing statement will notice a change in the look and feel from what they traditionally open from their mailbox; or receive in their email inbox. An enhanced bill design will provide customers the opportunity to view their account information in an easy-to-read format along with improved historical charts which allow customers to compare energy usage over time.

"We've taken our customers' feedback into consideration when redesigning the bill," said Robbie Sears, Vectren's vice president of customer energy solutions. "Customers wanted more account information and important messaging to be located on the bill versus separate inserts, and the new format will allow us to deliver on those requests, which include providing monthly energy efficiency or safety tips."

For customers who receive their statements via email, currently at 20 percent and growing, they too will notice enhancements as bills will now be presented in hypertext markup language (HTML) format, as opposed to the electronic link previously used. The new HTML format makes the bill amount and due date more prominent, allows the display of important customer messages and features links to other online customer service solutions.

Should there be questions on how to interpret the new bill format, view examples or enroll in our popular electronic billing (eBill), customers can visit [www.vectren.com](http://www.vectren.com) or reach Vectren's customer service representatives at 1-800-227-1376.



Vectren Indiana @VectrenIndiana · 29 Jul 2014

Vectren debuts enhanced bill design  
[bit.ly/1lau9F4](http://bit.ly/1lau9F4) Need help understanding  
your bill? Click here: [bit.ly/1qJ09lf](http://bit.ly/1qJ09lf)

RETWEET

1



3:19 PM · 29 Jul 2014 · Details

# Communicating bill changes

- Bill messages are used to alert customers regarding bill changes, such as modifications to the due date or meter reading cycle



<b>Billing Date:</b>	Oct 21, 2015
<b>Date Due:</b>	Nov 7, 2015
<b>Budget Bill</b>	
<b>Amount Due:</b>	<b>\$68.00</b>
Amount Due After Nov 7, 2015	\$70.12

**BILL ADJUSTMENT:** As Vectren implements automated meter reading, walk-by meter reading routes are consolidated into drive-by routes. As a result, billed days of service and due dates can change. We've planned these changes to minimize customer impact. Next month, your meter reading date will change slightly, affecting your bill due date, days of service, and billed amount. Your typical 29 to 31 days of service returns the following month. Learn more about the project at [www.Vectren.com/AMR](http://www.Vectren.com/AMR).

Vectren: 1-800-227-1376 | Call Before  
Visit [www.vectren.com](http://www.vectren.com) for questions, e

## Your Account Information

Account Number:

Service Address:

## Detailed Account Activity

### Natural Gas Service

Meter Number	Service Period		Number of Days
	From	To	
	09/16/15	10/14/15	28

Distribution and Service Charges

Gas Cost Charge

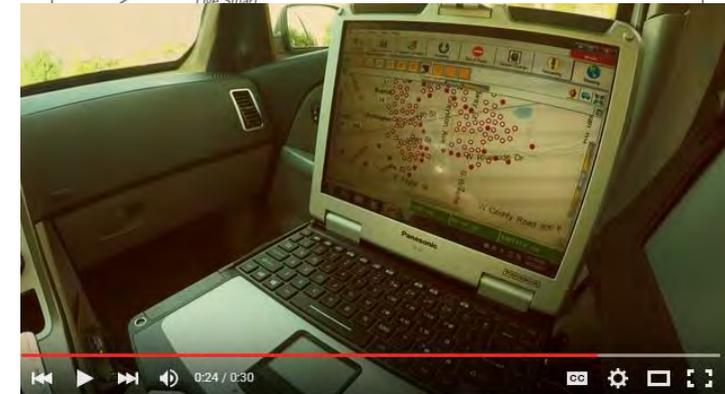
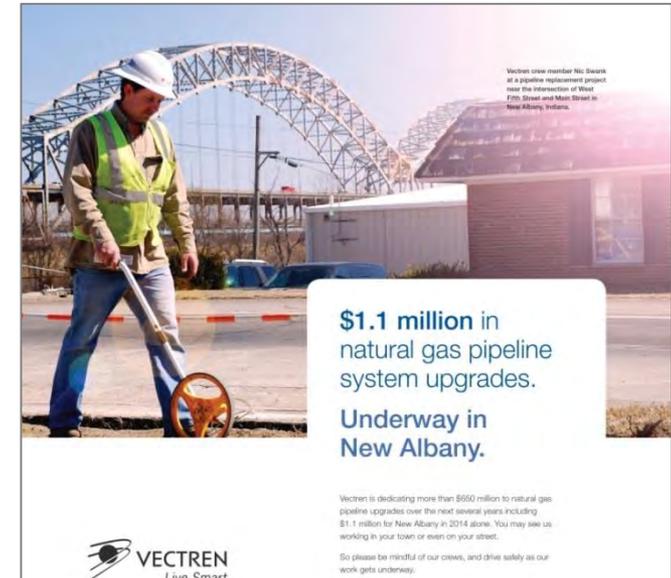
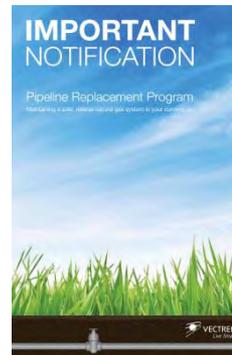
# Ongoing communications on projects that impact or increase bills

## Gas infrastructure modernization:

- Pipeline improvement projects
- Automated meter reading implementation

## Multi-media outreach:

- Mass media
- Bill inserts and messages
- Elected official outreach (emails and face-to-face)
- Microsites
- Social media
- Direct outreach to impacted properties/customers



**Appendix C:**  
**Consumer Group Information**  
(40 pages)

INDIANA UTILITY REGULATORY COMMISSION

November 2, 2015  
Billing Symposium



CONSUMER GROUP INFORMATION

## ***Billing Symposium***

November 2, 2015

Respondents to CAC's survey represent a varied constituency from all regions of the state and nearly all spectrums of the ratepayer philosophy. Notably absent in the survey constituency is low-income ratepayers.

### **Takeaways**

Q1: Do you receive your utility bills by paper, eBill or both?

*The majority of respondents are receiving paper bills.*

Q2: What is the number one reason why you are not using eBill?

*We noted a significant concern for consumer online privacy. Additionally, many members noted that eBilling and online payment requires an additional fee which is yet another burden towards the payment process.*

Q3: Think for a moment about how understandable your utility bills are. Do most of your bills include just enough, too much or not enough information?

*A majority of respondents believe they are receiving enough information in their utility bills. Of those that believe they are not receiving enough information, please see Q15-6.*

Q4: What information would help you best understand your bill?

*A majority of the respondents answering Q4 (approximately 3 in 4 individuals skipped this question) desired more detailed information including tracker costs, fees and other costs. Many observed the need for a heads-up as to rate increases and increased tracker costs—there was an overwhelming fear of rate shock.*

Q5: Do you find the information provided in the "Bill Message," "News You Can Use" or similarly titled section of your utility bill valuable?

*A majority of the respondents answering Q5 found the bill messages "sometimes" helpful.*

Q6: What is the one change that would make the task of paying your bills easier?

*The majority of respondents have no issue with the logistical task of payment but many noted they find that credit/debit card payment processes are burdensome and costly. One individual noted they would like the option of paying online without having to register for eBilling. Many align the "task" of paying bills with the "ability to pay" bills—in some instances there is no separate distinction by the respondent.*

Q7: Which of these would make it easier for you to understand your utility bills: website, separate mailer, inserts enclosed with the bill, email, text messaging, in-person, social media, other?

*The majority of respondents believe bill inserts are the best avenue to enhance bill understanding. Additional feedback shows that the information provided is helpful but those that would like more information do not have an immediate and helpful gateway to do so—the prospect of further interaction typically involves a time-consuming phone call and thus the ratepayer retreats without answers. Please also see Q16.*

Q8: Of all the bills you receive in paper format for utilities, please select the utility that provides the best bill format in your opinion:

*The majority of respondents believe their electric bill represents the best bill format although the answers outlined in Q9 tell a different story.*

Q9: Please list the name of the utility and describe why you believe this bill has the best format:

*Many respondents noted that other utility bills (phone, cable, etc.) are fully itemized without any prompting or request. The process to receive a detailed electric and/or gas bill can be burdensome and fraught with red tape.*

Q10: On a scale of 1-5 (with 1 being least important and 5 being most important), please rate the level of importance that a utility company provides the following information of your bill: a glossary list of terms and definitions; taxes you are paying for your service; indication whether your meter read was actual or estimated; separate line items noting the various trackers; fixed costs such as monthly service charges; historical consumption; weather/temp data; next scheduled meter read; tips to lower your bill; safety tips; promotional messaging; bill reduction for low-income consumers:

*Again with Q10, we see the majority of individuals concerned with cost drivers and billing transparency. Billing transparency (an overwhelming 66% in Duke territory) is the #1 issue for many.*

Q11: If you receive paper billing, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

*The majority of members prefer changes in billing procedure and or rate announcements to be included as a bill insert. See Q7.*

Q12: If you receive eBills, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

*The majority of members prefer changes in billing procedure and or rate announcements to be included as a separate email.*

Q13: When your billing contains corrections to previously billed charges, how do you prefer to have this information identified on the bill?

*The overwhelming majority of members prefer a separate section of the bill to show cancelled or adjusted charges.*

Q14: How often do you read the inserts that are enclosed with your bills?

*The slight majority of respondents indicate they sometimes read their bill inserts.*

Q15: What would make bill inserts for useful:

*The majority of respondents seek a less promotional and more informational type of bill insert. Again, larger font has been requested. Any information that clarifies billing policy and/or forthcoming changes. One respondent noted, "[I'd like] truthful breakdowns of why my bills keep going up."*

Q16: Do you have any suggestions that would specifically make it easier to read or understand your bills?

*Of the respondents who answered Q16, many have continued to ask for itemized and/or detailed billing.*

Q17: Are you familiar with the peer comparison report, which compares your energy use with that of your neighbors?

*The majority of respondents outside Central Indiana do not know of peer comparison reports.*

Q18: Do you find these peer comparison reports helpful?

*The majority of respondents find the reports helpful.*

#### Demographic Information

Q19: What is your age?

*The majority of respondents are over 65.*

Q20: What part of the state do you live in?

*The majority of respondents live in Central Indiana (120 members). After that, Southern Indiana (47 members) and Northern Indiana (38 members).*

Q21: What is the highest level of education you have completed?

*The majority of respondents have a bachelor's degree.*

Q22: How would you classify yourself?

*The majority of respondents are Caucasian.*

Q23: What is your current household income?

*The majority of respondents have an income \$50,000-\$74,999.*

General observations

*Throughout the survey, respondents repeatedly asked for larger size font.*

*There is confusion as to budget billing and fixed billing.*

Other questions not surveyed

1.) How can electronic/paperless billing be made more attractive to consumers?

*Our members indicate a preference for paper billing as indicated in Q1 and Q2.*

2.) Are there specific billing concerns dealing with water bills?

*A few survey respondents mentioned they were charged a fixed cost for water service— with no bearing on usage.*

3.) Are there specific billing concerns dealing with wastewater bills?

*Respondents in Central Indiana note that Citizens' combined billing can be confusing.*

4.) Are there specific billing concerns dealing with gas bills?

*As demonstrated by the overwhelming concerns listed throughout the survey, ratepayers desire an option to view itemized/detailed bills.*

5.) Are there specific billing concerns dealing with electric bills?

*As demonstrated by the overwhelming concerns listed throughout the survey, ratepayers desire an option to view itemized/detailed bills.*

6.) In order of importance, what are the top 3-5 information points on a paper bill?

- *Detailed/itemized bills if the ratepayer desires*
- *Timely and accurate information regarding bill increases (not just rates)*
- *Usage/peer comparisons*

7.) In order of importance, what are the top 3-5 information points on an electronic bill?  
*Ibid.*

8.) Do you find that consumers use their monthly utility bill as a way to understand their consumption as a consumer? Do they make personal changes (e.g. use less water, implement energy efficiency methods, etc.) based on this knowledge?

*Yes, typically.*

9.) What information would be helpful to include on utility bills to help consumers understand the value of implementing energy efficiency measures?

*Historical data is essential to the process in encouraging efficiency.*

10.) What causes the most confusion on utility bills?

*Fluctuating costs certainly create confusion—especially when usage remains constant. While bills focus on explanation of rate changes—bill changes cause the most frustration with fluctuating fuel costs, etc.*

11.) When reviewing a utility bill, what is the top piece of information consumers look for beyond the amount due and the due date (e.g. weather, usage data, average consumption, etc.)?

*Information we've detailed throughout the survey including tracker costs, etc.*

12.) Would more information about consumption and average bill aid with personal budgeting?

*Ibid.*

13.) What additional items would consumers like to see on the bill?

*Ibid.*

14.) Have surveys or focus groups been conducted to find out how utility bills can be improved by consumer groups? If so, what were the demographics of surveys and/or focus groups?

*N/A*

15.) Do you have an example of a best practice for electronic billing? If so, what was the practice?

*N/A*

16.) Do you have an example of a best practice of a utility educating consumers about what is on the bill? If so, what was the practice?

*No.*

17.) What are the demographics of those answering the survey provided to consumers?

*Please see survey answers Q19-23.*

18.) How easy is it for consumers to get information about their bill from utilities?

*Please provide examples.*

*For some utilities, the process to secure itemized/detailed bills is as simple as a phone call. For others, the process is burdensome at best. Securing an itemized bill from IPL*



*sometimes requires multiple phone calls and must be done again, the next billing period. When the data is provided, the ratepayer will have expended at least a half hour of time and waited over a week to receive data by US Mail.*

# Formula for calculating ratepayer utility bills

$$\text{Cost of service} + \text{Rate of Return (profit)} = \text{Revenue Requirement}$$

$$\text{Revenue Requirement} \div \text{kWh (total electric demand)} = \text{Rates}$$

$$+ \text{Tracker}$$

$$+ \text{Tracker}$$

$$+ \text{Tracker}$$

...

$$= \text{Monthly Bill}$$



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September 4, 2015

Via Email

Chetrice Mosley  
Executive Director of External Affairs  
INDIANA UTILITY REGULATORY COMMISSION  
101 West Washington Street, Suite 1500 E.  
Indianapolis, IN 46204

RE: IURC Billing Symposium

Dear Chetrice,

INDIEC applauds the Commission for taking a leadership role in addressing billing best practices. Most large industrial customers have their own staff who calculate and verify the bills they receive from their utility. It is the understanding of many of our members that their bills are individually generated by utility staff because of unique circumstances of large customer accounts and/or billing procedures. Accordingly, a direct line of communication frequently exists between the large customer and utility for answering any questions the large customer may have about its bill or how it was calculated.

Our members provided feedback on a number of topics which may be of interest to you at the outset. It was recommended that utility bills should accurately identify all billing components such as billing demand, energy usage, and number of meters. All billing parameters (demand charge, energy charge, and tracker charges) should also be shown on bills. Customers who receive more than one utility service from Citizens Energy (i.e. water, wastewater, steam and gas) reported that each utility service was not reported separately, which does make it difficult to understand the bill. Feedback from our members suggests a balance here – a customer should be able to understand how the bill is derived, but Indiana utilities should continue to be able to customize their bills for large customers if there are unique circumstances. As you identify other topics of interest, if we can provide more specific input, please let us know.

Sincerely,

*Jennifer W. Terry*



NAACP INDIANA  
Environmental Climate Justice  
Utility Billing Symposium report  
November 2, 2015  
By Denise Abdul-Rahman

## Key Findings Summary

The NAACP Indiana Environmental Climate Justice Committee submitted a survey to the members of the NAACP Indiana and the communities we advocate on behalf of. Our outreach methodologies were email, social media, focus group and face-to-face hard copies within a short time frame. We were able to secure 55 survey responses.

Our respondents prefer paper, large fonts, clarity on taxes and more pronounced notification of disconnection. Our respondents value the consumption and usage bar graph, energy efficiency/environmental information and the neighbor usage comparison.

The NAACP Indiana seeks to address high rates and the number of complaints about high rates presented to the Indiana Utility Regulatory Commission. Information that is clear and understandable may help our members and communities to do better in paying high rates. However, we recommend utilities look to do more to help with the reality of high rates.

**Information on Bill:** We recommend information that provides payment methods, locations where payments are accepted. We recommend clear payment arrangement information and the implementation of no disconnects during winter months.

### **Programs to Solve High Rates:**

It is true that utility rates are increasing. Our preference is the cost be incurred by the utility company. In lieu of, we want energy efficiency programs, weatherization programs, and we are particularly interested in utilities (electric, gas and water) employing on-bill financing for **urban and affected communities**.

We request for consideration On-bill financing that provides low interest rates and no credit check, only timely utility payments. We believe this will help the working class gain access to real energy management tools. Please see a study by <sup>2</sup>The Environmental and Energy Study Institute, ["Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015](#)

## **Much of the Data collected answers the Utilities Questions Summary of Key Findings and Conclusions**

**Surveyed:** 55 respondents representing 10% of the 600 total surveyed

**Area:** The respondents live primarily in Central 76% and Northern Indiana 24%

**Age:** 79% are 50 and older

**Income:** 28% of those that responded to income had incomes at or below \$29,999  
38% of those that responded to income had incomes ranging \$30,000-\$74,999  
34% of those that responded to income had incomes ranging \$75,000 or higher

### **Race Classification:**

74% of respondents identified themselves as African American/Black

17% of respondents identified themselves as Caucasian/White

9% of the respondents identified as other or multiracial

**Education:** 91% of the respondents have a Bachelors or higher education

### **Billing Preferences:**

68% of the respondents prefer paper billing, regardless of income and education status

13% prefer both paper and electronic bill.

#### **Paper preference reasons are:**

- Concern that an electronic bill maybe overlooked
  - Security concerns expressed primarily by respondents age ranging 65 and older
- 61% believe there is enough information on the bill

#### **Information Preferences**

- Clarity on taxes, trackers and fees
- More clarity on whether meter reading is an estimate or actual usage
- Methods on how to reduce the bill
- 53% requested a more clearer due date and amount due in larger font
- Respondents favored usage and bar graphs as indicated on electric and natural gas bills specifically IPL and Citizens Gas
- High number of respondents prefer inserts

### **Suggestion specifically to make bill easier read or understand bills**

- Larger font

### **What is the one change that makes the task of paying your bills easier?**

- 26% prefer due date more clear
- 26% prefer amount due in larger font
- 32% other preferences

**Level 5 highest-level ranking percentage of respondent of the importance that the utility companies provide information on bill**

73% prefer meter reading information to indicate whether it is actual or estimate

68% prefer separate line items noting the various trackers being charged for items, such as infrastructure improvements or environmental projects

63% prefer bill reduction programs for low-income consumers

58% prefer information on fixed costs, such as monthly services charges, which do not change as your monthly usage increases or decreases

55% prefer knowing what taxes are being paid on behalf of utility services

50% prefer bar charts that show current and historical consumption

42% prefer tips to lower bills (energy efficiency, water storage etc.)

#### References

<sup>1</sup> Value of consumer data access: market trends, challenges and opportunities, April 2015, The National Association of Regulatory Utility Commissioners, <http://www.naruc.org/grants/documents/NARUC%20Evaluating%20Data%20Access%20and%20Privacy.pdf>

<sup>2</sup> The Environmental and Energy Study Institute, [“Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015](#)



**EESI**  
Environmental and  
Energy Study Institute

## Boosting Residential Energy Efficiency through On-Bill Financing

The Environmental and Energy Study Institute (EESI) has recently expanded its on-bill financing initiative into a national effort to significantly improve the energy efficiency of homes served by co-ops and public utilities. EESI has assembled a team that will assist these utilities to design, implement, and evaluate residential on-bill financing programs. EESI will also assist rural utilities with applications to a new U.S. Department of Agriculture loan program called Energy Efficiency Conservation Loan Program (EECLP) to capitalize their projects.

EESI is providing free assistance to co-ops and public utilities looking to implement on-bill financing (OBF) projects. EESI's project team is available to:

- Share firsthand experience and lessons learned from South Carolina co-ops' OBF pilot
- Conduct a needs assessment to determine if OBF is a good fit for the utility and its member-customers
- Identify additional resources and coordinate with stakeholders to overcome barriers to help get projects off the ground
- Assist utilities to design a project that fits their needs
- Help utilities navigate the EECLP application process
- Assist utilities to implement and troubleshoot their projects

On-bill financing programs can vary wildly in their design. EESI's model for a successful on-bill financing program incorporates flexibility to meet local needs while maintaining the following design principles:

- Loans to program participants should be bill neutral or better, and interest rates need to be set at or below five percent, in order to assure cash-positive flow for participants
- Participants should not be required to make upfront payments for home improvements
- Programs need strong quality assurance plans that keep contractors accountable
- Programs should finance "whole house" sets of energy efficiency improvement measures to maximize cost-effective savings
- In order to be better accessible to low-income households, programs have to offer alternative methods of loan underwriting (i.e., good bill payment history in lieu of a credit check)

The EESI team understands the special needs of co-ops. Most of the team members have worked with co-ops in partnership with the Electric Cooperatives of South Carolina and Central Electric Power Cooperative, Inc. on their on-bill financing pilot program, "Help My House" (see back). EESI has a team of experts that can work directly with utilities at any stage of the process. These experts have worked with co-ops on-bill financing programs in South Carolina, Kansas and Washington State.

If you are interested in hearing more about the support the EESI team will offer, or if you have ideas about how it could help, please visit [www.eesi.org/OBF](http://www.eesi.org/OBF) or contact:

John-Michael Cross • 202-662-1883 • [jmcross@eesi.org](mailto:jmcross@eesi.org)

Miguel Yanez • 202-662-1882 • [myanez@eesi.org](mailto:myanez@eesi.org)

### What is On-bill financing?

"On-bill financing" programs, in which utilities issue loans for energy improvements that are repaid as part of the utility bill, are an exciting opportunity to expand residential energy efficiency efforts around the country. Successful pilot models have shown that rural electric cooperatives (co-ops) and public power utilities can use on-bill financing programs to significantly reduce peak demand, carbon emissions and fossil fuel use. By driving down the need for additional power generation, these programs can be a winning business strategy for utilities. On-bill financing programs can help alleviate poverty by reducing families' energy bills, while creating community-based jobs and economic growth by keeping energy dollars local and building demand for energy efficient products. Such programs can, therefore, be a valuable strategy to help meet the goals of EPA's proposed Clean Power Plan.

### Help My House Pilot Program

The "Help My House" pilot, implemented in 2011 and early 2012, produced very encouraging results among its 125 participating homes. Participants' energy bills were cut by 34 percent, saving an average of \$288 per home per year after loan payments. "Help My House" was designed to address the special challenges and opportunities facing rural communities to save energy, cut household utility bills, and reduce greenhouse gas emissions, all while supporting high-skilled jobs and keeping more dollars in the local economy.

The pilot's innovative approach provided low-cost financing to co-op members for "whole house" efficiency upgrades, without upfront costs or traditional credit checks. Loans are attached to the meter and repaid over 10 years through charges on each participant's monthly bill. In most cases, monthly energy savings exceed the cost of loan payments. This improves participants' quality of life by increasing discretionary income and improving home comfort.

The comprehensive "whole house" approach, in which all of the energy efficiency measures were evaluated as part of the same system. Participating homes received a combination of air sealing, duct repair, HVAC upgrades, and insulation improvements. More than 95 percent of participants reported that they were more satisfied with their co-op after participating in the pilot.

Average "Help My House" Pilot Results	
Project Costs	\$7,684
Annual kWh Savings	10,809 kWh
kWh % Savings	34%
Annual \$ Savings	\$1,157
Annual Loan Repayment	\$869
Annual Net \$ Savings	\$288
Project Simple Payback	6.6 years
kWh Savings over 15 years	162,135 kWh
Net \$ Savings over 15 years	\$8,665

Loan capital for the pilot came primarily from a U.S. Department of Agriculture loan, supplemented by South Carolina co-op funds. Thanks in part to the success of the pilot, federal programs have been created to help co-ops around the country to develop similar programs. EESI assisted with the design and implementation of the pilot project, working in cooperation with The Electric Cooperatives of South Carolina (ECSC), the association representing the state's 20 distribution co-ops; and Central Electric Power Cooperative, the state's generation and transmission co-op. EESI participated in the "Help My House" pilot program in part to help develop a model that could be replicated by co-ops and other utilities across the country.

# Help My House Loan Pilot Program

## Program Design and Results



The **Help My House (HMH)** Loan Pilot Program was a test of energy efficiency as both a consumer product and a cost-effective replacement for investment in new generation by electric utilities. HMH provided on-bill financing (OBF) for energy efficiency measures in 125 homes, and analyzed the financial impacts on the electric system shared by South Carolina's 20 co-ops. Participants reduced their electricity use by more than a third—an average savings of nearly 11,000 kWh per home per year—and were extremely satisfied with the pilot and their co-ops. And, co-ops now better understand the financial impacts of an expanded program.

### What is On-Bill Financing?

OBF allows members to finance energy efficiency measures with low-interest loans that they repay on their monthly electric bills. More than 30 co-ops offer OBF programs. South Carolina's HMH program is based on a 2010 state law that ties the loan to the meter and allows co-ops to disconnect for non-payment. The loan is passed on to the next homeowner or tenant when the home is sold.

### Pilot Program Background

The pilot program was spearheaded by Central Electric Power Cooperative (Central), the wholesale power provider to South Carolina's 20 electric cooperatives and the 1.5 million consumers they serve, and The Electric Cooperatives of South Carolina (ECSC), the co-ops' marketing and public policy partner. In 2010, Central's Board of Directors adopted a set of energy efficiency objectives that included a 10 percent reduction in residential energy use within 10 years and a reduction in average wholesale power costs for the residential class, all while maintaining or improving member satisfaction.

The pilot was created to test an OBF program that could help meet these goals in a region where family income levels are 15 percent below the national average. Many families in this region also lack the cash for down payments or access to financing for energy efficiency investments. The pilot program was designed to finance efficiency upgrades through 10-year, 2.5 percent interest loans and to examine the impact on individual members, participating co-ops and wholesale power purchasing. Central and ECSC helped form a non-profit, KW Savings, to administer loan funds obtained from the U.S. Department of Agriculture's Rural Economic Development Loan and Grant Program (REDLG).

## Participating Cooperatives

Aiken Electric	Palmetto Electric
Black River Electric	PeeDee Electric
Broad River Electric	Santee Electric
Horry Electric	Tri-County Electric

## Project Team

- The Environmental and Energy Study Institute (EESI) in Washington, D.C. assisted with program design and outreach. EESI informs key stakeholders, including Congress and opinion leaders.
- Ecova, a firm that implements energy efficiency programs for utilities, assisted with program planning, management and analysis.
- Integral Analytics conducted the cost-effectiveness analyses.
- Carton Donofrio Partners, a marketing and consumer research firm, conducted surveys and supported training and marketing efforts.
- 1st Cooperative Federal Credit Union prepared and processed loan documents.
- KW Savings paid contractors and now manages loan repayments and program processes.
- Participating co-ops marketed the pilot, screened prospects, conducted audits, presented loan documents, advised participants and provided strategic project guidance.

## Help My House Process

### 1 Energy advisor identified and screened participants

Co-ops looked for homes with higher than average energy usage

### 2 Energy advisor conducted visual audit

This brief walk-through audit determined if a more comprehensive audit was needed

### 3 Auditor conducted comprehensive audit and modeling

Blower door and duct blaster tests by a certified auditor and computer modeling helped determine measure cost-effectiveness and measurable targets for quality assurance

### 4 Participant got bids, selected contractors and signed loan documents

Contractors were trained, approved and used standard bid sheets

### 5 Measures installed

Contractors performed efficiency retrofits

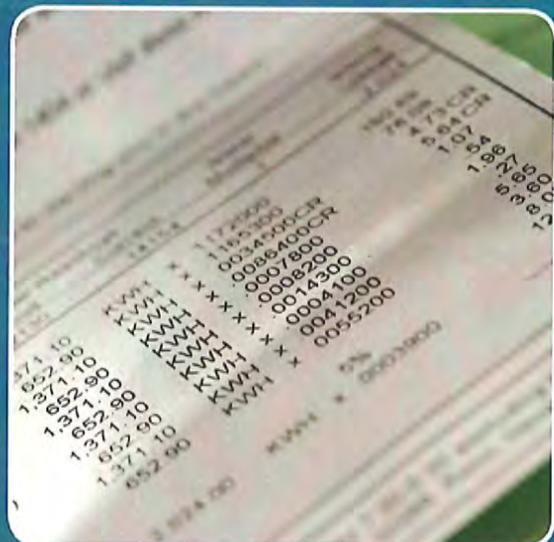
### 6 Projects inspected and approved, KW Savings paid contractors

Inspection included testing for air leaks and duct leakage

Program standards and procedures were consistent throughout the pilot, but co-ops participated in slightly different ways. Most conducted their own outreach and marketing, and designated an employee to be an energy advisor. A few co-ops volunteered staff to perform the more comprehensive energy audits.

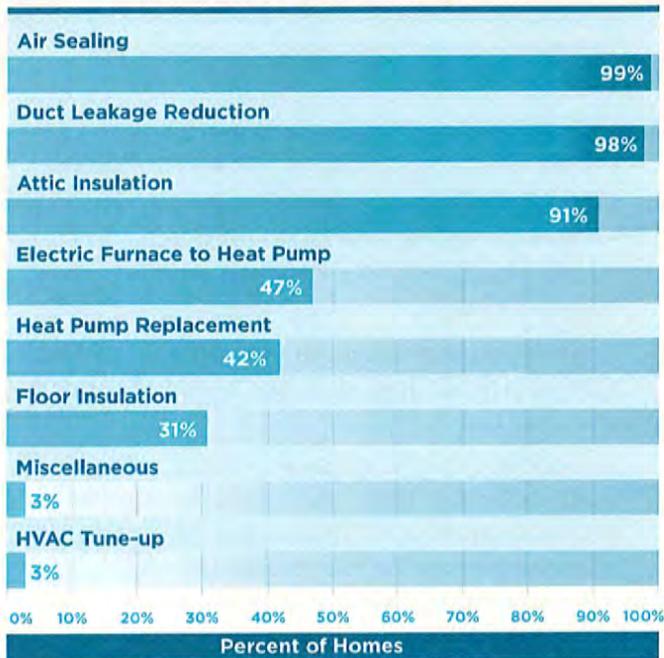
## Data Collection and Analysis

Co-ops documented at least one year of billing history before and after measures were installed. Integral Analytics used this data to determine energy savings, demand savings and cost-effectiveness for each home. Because weather fluctuates, they also "weather-normalized" the data to illustrate what the savings would be for a typical meteorological year.



## Results

Installations began in June 2011 and 125 were completed by February 2012, which was 25 more than the program's goal. Fifty-three were single family detached homes, and 72 were manufactured homes. Nearly every home needed air sealing and duct sealing. More than 80 percent received HVAC upgrades, and more than 90 percent of the homes required attic insulation. The average loan was \$7,684.



The results were impressive. The average home cut electricity use by 34 percent, nearly 11,000 kWh per year. Average payback is just over six and a half years — far shorter than the 10-year loan term. The average participant is making the loan payment and still pocketing \$288 per year. The measures are expected to last at least 15 years. As a result, after the loan is paid off, annual savings for an average home will increase to more than \$1,100 per year, producing a net savings after 15 years of more than \$8,500.

## Average Savings and Loan Payments



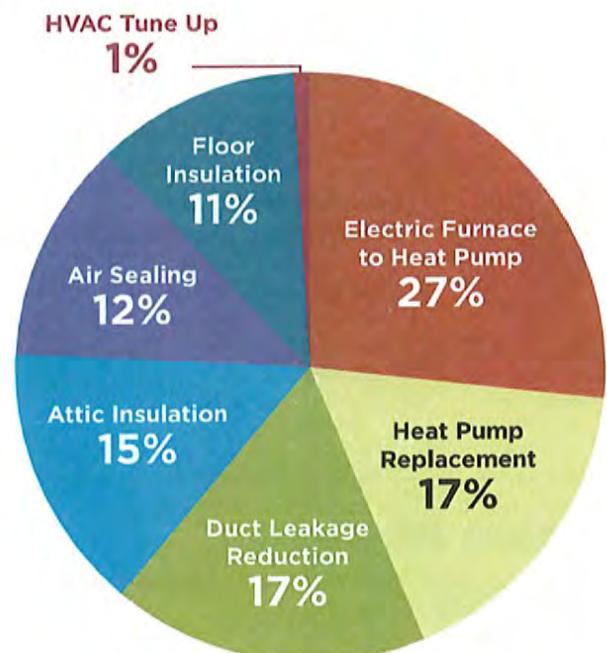
	Predicted	Actual
Annual kWh Savings	11,593 kWh	<b>10,809 kWh</b>
Annual \$ Savings	\$1,285	<b>\$1,157</b>
Project Costs	\$7,684	<b>\$7,684</b>
Project Simple Payback	6.0 years	<b>6.6 years</b>

Central pays more for power during peak, so the performance of the HMH homes during system (coincident) peak is important. The coincident peak demand savings were 27 percent during the summer peak in June, and 46 percent during the winter peak in January.

Members expressed a high degree of satisfaction with the pilot program and their co-ops. A post-project survey showed that the vast majority of program participants are more satisfied with their co-op as a result of participating in the HMH program. Why? They have lower electricity bills. They feel that their co-op is trying to help them. They had a positive experience with one or more of the select group of trained contractors, and their homes are now more comfortable.

While it is not possible to measure savings from individual measures, modeling predicted that HVAC upgrades (sealing ducts, and replacing electric furnaces and older heat pumps) would account for the majority of the savings.

## Distribution of Savings from Pilot Measures



## A Help My House Success Story

Teri and John Norsworthy, both retired and living on fixed incomes, routinely paid high electricity bills. "Last year our electric bill went as high as \$500 in one month," Teri explained. The couple, whose home is served by Santee Electric, jumped at the chance to participate in the HMH pilot, and ended up with more insulation, a new heat pump, duct sealing and air sealing.

"Today," says Teri, "our home stays at the temperature we set the thermostat on, and the entire home is very comfortable." Electric bills are way down to "between \$150 and \$200 less a month." Her husband John agrees, saying, "You save enough to pay for the work. It doesn't make sense to me that anybody wouldn't do it."



### Norsworthy Home

Site built home, 2,013 sq. feet, 3 bedrooms

**Energy efficiency measures:** New heat pump, duct sealing, air sealing, and attic insulation



**Environmental and Energy Study Institute**

[www.eesi.org/obf](http://www.eesi.org/obf)

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## Recommendations

1. Co-ops are encouraged to consider offering OBF programs. The HMH pilot showed that OBF programs can be a great service to members.
2. Co-ops that offer OBF should collaborate with other co-ops and with state and national organizations to standardize a program to reduce costs and improve quality.
3. Co-ops offering OBF should identify an organization to serve a centralized support function to improve the efficiency and the quality of program delivery.
4. OBF programs should support emergency replacements for heat pumps and water heaters.
5. OBF programs should deploy load control devices, which will improve load factor and benefit the system, the power purchaser and even the non-participants.
6. Consider broadening the energy service offering in OBF to include renewables and eventually energy storage.
7. A supporting organization or group of affiliates (such as Central, ECSC and KW Savings in the S.C. example) should facilitate the development of business plans for interested co-ops to foster collaboration and to assist co-ops in fully recovering program administrative costs.

## Participant Testimonials

"I am saving about \$300 to \$400 a month."

"They were genuinely concerned about my high utility bills."

"It is not a big payment. It is something I can afford."

"I would not be in the home if I did not get the Help My House loan."

"During winter, it keeps it warm. During summer, it keeps it cool."

## Contact Information



**Central Electric Power Cooperative**  
[www.cepci.org](http://www.cepci.org)  
Mike Smith  
[mcsmith@cepci.org](mailto:mcsmith@cepci.org)



**The Electric Cooperatives of South Carolina**  
[www.ecsc.org](http://www.ecsc.org)  
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**2015 Billing Symposium  
OUCG Responses to Industry Questions**

***Purpose of these questions:***

***These are the remaining questions the utilities provided that are not included in the survey. It is recommended that your organization answer the questions that are applicable and may have a position on behalf of your members/groups you represent. Whether that is creating a separate survey, focus groups, meetings with members or boards, or based on previous research or whitepapers you may have come across, etc.***

DISCLAIMER (10/13/15): I'm offering these answers strictly as general background information to help aid in the discussion at the IURC's upcoming Billing Symposium. These are my opinions only and do not represent a formal position on behalf of the OUCG in any pending or future regulatory proceeding. Nothing in this document should be viewed as binding in any way on case positions taken by OUCG witnesses or attorneys either currently or in the future. In addition, silence on any topic does not imply an endorsement of or agreement with any position that may be put forth by other parties, either formally or informally.

Anthony Swinger, OUCG Director of External Affairs.

1. How can electronic/paperless billing be made more attractive to consumers?

Give consumers the option of either (i) authorizing automatic deductions from checking accounts when utility bills are issued or (ii) separately handling the entry and timing of their on-line bill payments.

If they are billed electronically, make sure there are no additional fees, either from the utility or the bank. "Convenience fees" are a sore spot for many consumers. Make sure also that the consumer can have the same level of detail that he/she would have with paper billing, and make sure the consumer knows he/she always has the option to go back to paper billing if desired.

2. Are there specific billing concerns dealing with water bills?

Reduce the number of estimated meter readings.

If the utility could detect unusually high usage (either at a specific service location or other meters on the utility's own distribution system) and notify affected customer(s), efforts could be made to detect and fix a leak before a customer's bill skyrockets. It would also promote water conservation. The trade-off, though, comes back to the general concerns that have been raised about "smart meters" throughout the U.S. Consumer education and clear information addressing health and privacy concerns is generally lacking throughout the industry.

The OUCG frequently receives calls from consumers who are complaining about a "water bill," when the complaint really focuses on charges from municipal sewer, trash pick-up, recycling or other entities not regulated by the Commission whose charges are included on the same bill. If a regulated utility issues bills that include charges for regulated and unregulated services, consumers should know in advance which services are subject to Commission jurisdiction and

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**OUCR Responses to Industry Questions**

which are subject to the authority of other types of entities (e.g., municipal governments, not-for-profit utility boards, and rural electric membership corporation boards). Customers should also be made aware of the order in which partial payments will be applied if multiple services are included on the same bill. If applicable, customers should also be instructed on their ability to self-direct partial payments to specific service providers. If customers cannot self-direct partial payments, that needs to be made clear to them, whether on the face of a regulated utility bill or in a billing insert. If the billing entity or payment processor has a standard order in which partial payments will be applied, customers also need to be made aware of that policy, so they can plan accordingly. The bill should include contact information for each of the billing entities and, with regard to bills for regulated utility service, contact information for the Commission's Consumer Affairs Division, with instructions on who to call at each of the billing entities if a customer has questions or problems that they have not been able to resolve directly with the utility.

3. Are there specific billing concerns dealing with wastewater bills?

If based on water usage, indicate whether the volume billed is based on an actual meter reading or an estimate.

A frequent complaint has to do with flat, monthly rates (in other words, "why should my family of 4 pay as much for sewer as the family of 10, with a swimming pool, across the street?") We have opportunities to better educate consumers on why many sewer utilities charge flat rates, and why charging a volumetric rate is not always simple.

4. Are there specific billing concerns dealing with gas bills?

Bills should show what charges are due to usage, as opposed to a flat user fee. They should also delineate between base rates for operations, wholesale gas costs (the dollar-for-dollar pass-through), and other approved trackers. In addition, a clear description of those charges should be provided to each customer once or twice a year.

5. Are there specific billing concerns dealing with electric bills?

For interested customers, the utility should provide a monthly bill with a breakdown of trackers and an indication of what charges are due to usage, as opposed to a flat user fee. Periodically, a simple explanation of each rider would be helpful, whether printed on the bill or enclosed as an insert.

6. In order of importance, what are the top 3-5 information points on a paper bill?

Due date, dollar amount due, usage, utility contact information, and a clear indication of whether it's an estimate or based on an actual read.

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OUCS Responses to Industry Questions**

7. In order of importance, what are the top 3-5 information points on an electronic bill?

Due date, dollar amount due, usage, utility contact information, and a clear indication of whether it's an estimate or based on an actual read.

8. Do you find that consumers use their monthly utility bill as a way to understand their consumption as a consumer? Do they make personal changes (e.g. use less water, implement energy efficiency methods, etc.) based on this knowledge?

Some do. Others choose to have a simplified bill without the detail needed to track consumption from month-to-month or year-to-year. Consumers also give credence to the information at varying levels (in other words, some customers trust utilities more than others. The same is true for consumer groups, government, etc.)

9. What information would be helpful to include on utility bills to help consumers understand the value of implementing energy efficiency measures?

The flat utility charge, a breakdown of all tracker charges, the usage level and tariff rate. If a utility is unwilling to break down the tracker charges, then it should at least show how much is flat and how much could be affected through EE.

10. What causes the most confusion on utility bills?

Acronyms.

11. When reviewing a utility bill, what is the top piece of information consumers look for beyond the amount due and the due date (e.g. weather, usage data, average consumption, etc.)?

Consumption.

12. Would more information about consumption and average bill aid with personal budgeting?

For some customers, it could. Others would not find that to be necessary. The option should always be available, as a matter of transparency.

13. What additional items would consumers like to see on the bill?

That will vary. The one item they widely do NOT want to see is advertising for paid services.

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14. Have surveys or focus groups been conducted to find out how utility bills can be improved by consumer groups? If so, what were the demographics of surveys and/or focus groups?

At this point, the only marketing research the OUCC has conducted is the on-line Monkey Survey coordinated by the Commission for this Billing Symposium. For demographics, see survey results, when available.

15. Do you have an example of a best practice for electronic billing? If so, what was the practice?

It could be beneficial to send a text alerting the customer that an e-bill has arrived and, if automatic payment deductions are made, the date and amount of the payment.

16. Do you have an example of a best practice of a utility educating consumers about what is on the bill? If so, what was the practice?

When telephone companies were still regulated by the IURC, they did a good job of pointing out changes in service providers and breaking down charges, some of which were usage or plan based and some of which were tied to state or federal regulatory requirements.

17. What are the demographics of those answering the survey provided to consumers?

See survey results.

18. How easy is it for consumers to get information about their bill from utilities? Please provide examples.

This will vary among utilities. If the information is accessible online, that's helpful. More importantly, customer service representatives should be familiar enough with the billing language and format that they can respond clearly to questions about routine billing matters.



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## INDIANA OFFICE OF UTILITY CONSUMER COUNSELOR

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# OUCC Survey Results for IURC Billing Symposium: A Snapshot of What We've Learned

By Anthony Swinger, Director of External Affairs  
November 2, 2015

### Summary

The Indiana Office of Utility Consumer Counselor (OUCC) appreciates the Indiana Utility Regulatory Commission's (IURC's) efforts to facilitate this symposium and to foster a productive dialogue among all of the stakeholders. We especially appreciate the efforts of IURC staff to produce these surveys for our office and additional consumer parties, and provide the information for our review and use.

The information provided via the OUCC survey collectively represents only one piece in the larger puzzle, as we have not seen or discussed the data from other consumer surveys. We also recognize that this collection of consumer opinions is a "snapshot in time," limited to the 13-day window in which the data were collected. We view this snapshot as a starting point for continued dialogue.

While this report focuses on seven key takeaways from the OUCC survey, it also includes random quotes shared by some consumers who responded. (Names of specific utilities have been edited out.) In addition, the author is sharing some personal opinions on each takeaway for discussion purposes. These opinions should not be viewed as formal agency positions as explained in the disclaimers at the end of this report.

## About the Respondents

590 consumers throughout Indiana took the time to respond to this survey. Given that this survey was developed quickly, only available online, and only available for a 13-day period, we are very happy with the number of responses.

- We are equally happy with the quality and thoughtfulness many people put into their replies.
- The survey did not ask consumers for their names or locations. Nor did it ask them to name all of their utilities. However, it did include an optional question as to which third of the state they live in.
  1. Roughly a third of the respondents reside in central Indiana.
  2. Another third are divided between northern and southern Indiana.
  3. The remaining third did not answer this optional question.
- On the whole, this survey's respondents were more educated, more affluent, and slightly older than average. People with non-white ethnicity were also underrepresented when compared with population averages.
  1. These factors may be due in part, again, to the compressed timeframe in which the survey was offered (combined with our limited ability to do more targeted outreach).
  2. We are hopeful that the survey results from the additional consumer organizations will help compensate for those shortcomings. We look forward to seeing those results and incorporating the viewpoints into the more holistic discussion.
- Most answers did not vary appreciatively based on demographics. But key areas in which those answers did differ are noted below.

## Seven Key Takeaways

Seven major themes are clear from the respondents to this survey:

1. Estimated bills are very unpopular.
2. Billing inserts are also unpopular.
3. "Plainer language," however, is very popular.
4. The desire for plain language does not translate to a desire for less information.
5. The type of information consumers want varies widely.
6. Paper billing is not going away.
7. Whenever rates change, consumers want to know.

## **Takeaway #1: Estimated bills are extremely unpopular.**

- The news that billing estimates are unpopular is not surprising.
- However, the number of comments mentioning estimated bills was a bit surprising. So was the strong distaste consumers expressed in a number of those comments.

### **Some of the consumer quotes:**

"It would be nice to know when they estimate your bill because they don't always tell you. You just get a double bill."

"I can't stand when my utility bill always says estimated, because to me, that makes me feel like they are just putting what they want and they are not coming out to make sure they aren't collecting too much. I think they purposely put information on the bill the way they do, just to confuse folks, and a majority of them are not going to call and ask questions. Even if you are collecting \$5 extra from each customer, that's a ton of money overall, but would any of us know that we were being overcharged? Probably not."

"I'd like to know the date the meter readings occur – the last date and next anticipated date."

"(My) sewer utility, as an example, fails to indicate on the bill if the meter is read or estimated. Billing dates are dated 3-5 days before I actually receive the bill which shortens time to get them paid. Other utilities fail to provide information on their costs of service."

"(My gas utility) provides clearer bills than my other utilities. It's on one page, with the back providing info on the taxes and charges. It's got the most useful ridiculous graph to show usage and it has average temps to help you see why you might be using more or less gas. It also changes from month to month more often which actually makes me more confident that they aren't ripping me off or just averaging the meter reads."

"I want to know if usage is estimate or meter! I want to know if there are any unknown options that will decrease my bill per my situation. What are my options?"

"Estimating bills should be against the law."

### **A thought or two from the author:**

Are AMR meters the answer? Maybe. But no solution is perfect.

## **Takeaway #2: Billing inserts are unpopular, too.**

- This is especially true when inserts include advertising and messages outside the scope of billing-related matters.
- 45% of respondents say they “sometimes” read the inserts.
- Consumers in the lower income brackets are a little more likely to read them.
- Consumers in northern Indiana are also slightly more likely to read them.
- However, the survey also asked consumers to name which of several things would be most helpful in making it easier to understand their bills. Inserts came in as the number one answer at 38%.
- Along a similar line, the survey asked if the “News You Can Use” sections on the bills themselves are helpful. About 67% of the respondents said “yes” or “sometimes.”

### **Some of the consumer quotes:**

“Too many ads! I will never do business with those that clutter my bill!”

“Limit them so they are used only when absolutely necessary.”

“Add information to the bill or don’t send it. It’s a complete waste of resources.”

“Make them pertain to the local area for that consumer.”

“Shorter and to the point.”

“Current info that can help me. Not just ‘did you know fluff.’”

“To me it is wasted paper and environmentally unsound.”

“I get enough advertising. I don’t need more.”

“Do not put other vendors’ advertisements in the bill inserts.”

“Less inserts that look like scams.”

“(It’s useful) when they contain information about local events or programs, information about opportunities for energy savings, money-saving opportunities, etc.”

“Make sure the insert information is pertinent and timely.”

“(Only want) information that affects my cost, service, billing, and utility business, and no recipes for apple pie or information on social gatherings.”

“Fine the way they are.”

“More color. They seem pretty bland.”

“I usually scan to see if they are applicable for us. If not, I don’t read them. When they apply, I usually find them helpful.”

**A thought or two from the author:**

Don’t get rid of billing inserts. Why not? Because they can be very effective tools and can serve a very valuable purpose when it comes to consumer education.

However, advertising and image-building can undermine the credibility of inserts.

If a bill includes 1 insert (or 2 at the most) and maintains the right scope, consumers might become more likely to read them and use their information.

### Takeaway #3: “Plainer language,” however, is very popular.

- This is a common theme that transcends all educational levels.

#### Some of the consumer quotes:

“Paying the bill isn’t the problem. Understanding the bill and what I owe, am being charged for, etc., is.”

“I can’t always figure out what is being charged and why.”

“My utility bill is difficult to understand, and I consider myself educated. It’s important to define technical terms, and have that information accessible as an insert or directly in the bill. Paying consumers deserve clear and accessible information so they understand their bill and can ensure they are being accurately charged each month.”

“When it’s a water or sewage bill, I want to see the EXACT number of gallons used, not their so-called ‘units.’”

“It’s easy enough now. No changes to paper billing are needed.”

“Fine as it is.”

“I don’t find the bills difficult to understand.”

“Just state it clearly.”

“I don’t find one format better than another. They are just different.”

“Just tell me what I owe and when it’s due.”

“Electric and gas/water are best. Cell phone and cable are worst.”

“I feel the (telecom) bill is very clear as to what I’m being charged for.”

“I like the format of electric/gas, but not that of water.”

“(My electric bill) has clear, simple fonts/explanations. However, it could be even better and clearer. Again, how much power did I use for the bill period, how it compares to the same time last year and what I can do to cut down.”

“All print on utility bills should be 9 pt. font or larger.”

“At least a 12 point font, for those with vision disability.”

“Other than changing the background behind the text or changing the font of one of the sections to further show the change in category, the bill is easy to understand and interpret.”

**A thought or two from the author:**

There is no “one size fits all” approach to addressing this. But it would be helpful if utilities maintained lists of acronyms, simple glossaries of billing terms, etc. in conspicuous places on their websites. It would also be beneficial for such information to be at the fingertips of their customer service representatives, to assist customers without Internet access.

## **Takeaway #4: The desire for plain language does not mean people want less information.**

- In fact, fewer than 8% of respondents said their bills contain “Too much information.”
- 30% said bills do not have enough information, with the remainder saying the amount of info is just enough.
- Those without college degrees were a little more likely to say their bills have the right amount of information.
- Those with Master’s degrees and higher were more likely to say the bills don’t have enough information.
- Consumers in northern Indiana were a little more likely to say bills don’t have enough information.

### **Some of the consumer quotes:**

“(I want) an easy and understandable itemized list of charges.”

“The current charges for the most part are not understandable. I understand the cost involved to explain the terminology. My suggestion would be for (the utility) to produce a glossary of the billing terminology on an annual basis. They could enclose the glossary with a normal billing statement once a year. Yes, it would cost money, but I believe they could and would pass the cost on to us, the consumer. I am okay with that. I would further explain for example what does a monthly service charge mean? What is the cost associated with the service charge? What is (RTO) cost? Etc. etc. I just want to know what I am paying for and why. I would probably be okay with the costs, but since I don’t know what the costs represent I find myself always questioning what the costs represent.”

“I want an explanation of all the different fees – what are they for? Too little information provided on this.”

“There is no detail on how the rate is broken down.”

“Comparison with last year’s bills and usage and others with the same size homes and equipment.”

“Water bill should show history of usage profile as much as gas/electric company does.”

“Don’t say ‘taxes and fees.’ What exactly are they? And if it takes too much space to itemize them on the paper bill, give me a website where I can find out exactly what they are and how much those are costing me.”

“(Would like) larger font on how many therms used, etc. Other information is legible.”

“(I want) detailed billing so I know what habits to change to save money.”

“What each tax is, why it’s charged, not using abbreviations. Using paper that is a standard size for people who keep their bills or scan them into computers. Information on credits and what those mean and why I have them. Information on why I use different amounts each month but the bill comes out the same even if I’m not on budget billing.”

“The bills are all different. Some have too little information, some have too much information while all of them make no sense or explain what all of the excessive fees are.”

“Water bills and cell phone bills generally don’t break down charges as much as I’d like. It would be nice to know what some of the blanket fees really mean.”

**A thought or two from the author:**

Even if all consumers do not want the same levels of detail in their bills, and they don’t, they should at least have easy access to additional details of those terms.

If customer service representatives are trained to explain various trackers and other items on bills as relevant, then that’s a good thing. If they are not, then they should be trained.

## **Takeaway #5: Different consumers want different types of information. And there's a wide range.**

- The type of information consumers want is going to vary widely.
- The survey asked people to rank the 5 most important things a bill can include (beyond the due date and amount). 12 options were offered with the responses being fairly close. The top 5 were:
  1. Indication of whether your meter read was actual or estimated.
  2. Separate line items noting the various trackers you are being charged for items, such as infrastructure improvements or environmental projects.
  3. Fixed costs, such as monthly service charges, that do not change as your monthly usage increases or decreases.
  4. Taxes you are paying for your service.
  5. Bar chart showing current and historical consumption.

### **Some of the consumer quotes:**

"More clarity with amount due and credits. The credits for overpayment look like previous balance due amounts. Online bills are confusing in that they show one amount to pay and then the next bill shows a credit, which looks like a previous balance due."

"If you want to further educate people about their bill and their costs associated with same, put in an annual information sheet with the paper bill that explains the terms, charges, why they are levied, and why they are important. Also, put this into any new customer account created so they don't have to wait until the next calendar year to receive the same information."

"Where most usage of electricity is. Chart showing usage. I want to see how I can decrease usage to save money."

"(My electric bill is) easier on the eyes. Some of the other bills have too much stuff going on."

"I like how (my electric provider) compares the temperatures of the current period, the previous period, and last year's period of the same dates. I also like how it shows my balance due on the budget plan."

"(My electric bill) has the best format because it gets straight to the point without a lot of extra, unnecessary detail. Also one page!"

"(My energy bill's) information is short and sweet. Includes usage, a graph, current credit/debt. Biggest downfall = length of account number."

“(Energy bill is) simple, always on time, with access via online or email. Bill has improved regarding presentation of data.”

“Don’t keep on changing the information (regarding formats).”

“If bill is a disconnect notice, make the font BIG so I can see it.”

“Bold print on date due and amount due. On disconnect notices, put the word ‘Disconnect’ in red!!”

**A thought or two from the author:**

Would additional information about consumption help consumers when it comes to budgeting, making energy/water efficiency improvements, etc? With some customers, yes. With others, no. But the option should always be available for the sake of transparency and a better informed public.

The annual information sheet referred to in the consumer comments is well worth considering, and would foster healthier customer relationships. If the tracker cost breakout proves to be technically infeasible for a utility, then an annual or quarterly insert should contain this information.

## **Takeaway #6: Paper billing is not going away.**

- 62% of the respondents receive paper bills only, while another 19% are electronic only and the remaining 19% take bills in both formats.
- 70% of respondents aged 50 and older receive paper bills only. Among those 34 and younger, 45% receive paper bills only.
- The percentage of those taking paper bills only is higher than 60% for all income levels, except for those making \$75,000 a year or more.
- Among those NOT interested in ebilling, the number one reason was, "I am afraid I would overlook the eBill." Other common themes were:
  - Difficulty of keeping track.
  - Security of personal information online.
  - The lack of a computer at home.
  - Problems with high-speed Internet access (or lack thereof).
- Respondents aged 65 and older were much more likely to express concerns about online security of personal info.
- Only 7 of the 590 respondents indicate they have doctoral or law degrees. None of those 7 participate in ebilling.

### **Some of the consumer quotes:**

"I just prefer to receive thru the mail."

"Have very poor Internet access."

"Old school person."

"I will never pay a bill online because of the possibility of identity theft."

"I like the paper format. I can write on the bill and file it. I always compare the current bill to the previous ones to see if something is amiss."

"It is more difficult to keep track of bills and concerned with security. Plus to pay online, you have to pay a fee. With utility bills skyrocketing and income has not increased, the extra costs are not worth it."

"I can't use credit to pay them online. They require checking access & I won't give access to my checking acct."

"I pay my bill monthly on line. On the day I choose to pay."

"No high speed connection to access e-based systems is available in my rural area with exception of satellite based. Too expensive an option to secure it just to pay bills."

"The online version is harder to navigate in to find the average amounts compared to previous months or years. The paper version usually had everything on the same page."

"Add PayPal."

"Most utilities have special fees to hoops to jump through for credit card payments."

"My co-op makes it very easy to pay my bill in multiple ways."

"I use auto pay through my bank account so this is already simple."

**A thought or two from the author:**

If you want to make electronic billing a more attractive option, you can do a number of things. But two in particular stand out.

The first is flexibility. If the consumer can choose between either authorizing automatic deductions from checking accounts or separately handling the entry and timing of his or her online bill payments, it might be helpful.

Secondly, make sure there are no additional fees, either from the utility or from the bank. "Convenience fees" are extremely unpopular and even the thought of them seems to be a deterrent to electronic billing.

Make it clear, too, that the consumer can have the same level of detail as with paper billing (if that indeed is the case), and that he or she can return to paper billing if desired at any time.

## **Takeaway #7:**

### **Whenever rates change, consumers want to know.**

- 94% of respondents said they would like to receive some sort of notification when their rates change.
- When broken down regionally, 98% of those from northern Indiana said they want such notification. The same goes for 95% in central Indiana and 90% in the southern portion.
- The number one way they'd like to find out (among the options presented) = an imprinted message on the bill itself.

#### **Some of the consumer quotes:**

"Don't see any need to make changes to most utility billing at this time. Are you sure this is a real big problem?? On the flip side, I would like to know about planned rate increase as soon as possible so that it allows me to voice my opinion on this increase."

"It depends on the complexity of the change. I would prefer a brief notation on the bill with a website reference for more detail."

"Notification prior to change and location to speak out."

"A nice message in the email where I don't have to login to a web page."

"(My electric provider includes) leaflets in the bill if there are changes and they do a great job notifying customers. The phone bill is the worst because they have taxes for everything and the way they regulate your usage is shady. They are ridiculously expensive, provide the least amount of helpful information on their charges and fees, and are the worst at 'fees and service charges may apply' all the time!"

#### **A thought or two from the author:**

Trackers may result in gradual increases, but you can't assume consumers don't notice.

Overall, more communication is better than less.

## **Conclusion**

Again, we appreciate the work of the IURC staff to facilitate these discussions. And we especially appreciate the consumers throughout the state who took the time to answer these questions. This report reflects the collective “snapshot in time” viewpoint of those consumers, and we look forward to learning more through these discussions with our fellow consumer advocates, with utilities, and with additional stakeholders participating in this symposium.

## **Disclaimers**

The information in this report is a general overview of an unscientific online survey that was conducted from September 25, 2015 through October 7, 2015.

Any conclusions and information in this report are presented solely to help aid in the discussion at the IURC’s November 2, 2015 Billing Symposium.

Any opinions and statements presented in this report are those of the author only and do not represent a formal position on behalf of the OUCC in any pending or future regulatory, legal, or legislative proceeding. Nothing in this document should be viewed as binding in any way on case positions taken by OUCC witnesses or attorneys either currently or in the future. In addition, silence on any topic does not imply an endorsement of or agreement with any position that may be put forth by other parties, either formally or informally.

**Appendix D:**  
**Utility Information**  
(167 pages)

INDIANA UTILITY REGULATORY COMMISSION

November 2, 2015  
Billing Symposium



UTILITY INFORMATION

# Aqua Indiana

## Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

Aqua's bill is designed for customer ease and to meet the requirements of the public utility commission in each of its operating territories.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

Residential customers receive usage graphs while commercial customers do not.

3. Can "dummy" copies of each type of your customer bills be provided?

Aqua does not keep "dummy" copies of each type of bill.

4. Is there a billing template or standard vendor used by REMCs or municipals?

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

"Why it costs so much to change the format of the utility bill" is a subjective question that likely varies from utility to utility. Costs are incurred to insure that that the changes 1) meet the requirements of the public utility commission and 2) insure that the changes to the bill have been tested prior to promoting changes to our production environment so that changes are seamless to customers.

Aqua's bills are usually detailed already but if for some reason it isn't we will send out a Power Point bill.

6. What do you provide when a consumer asks for a detailed bill?

The standard bill that Aqua sends to customers is a detailed bill.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

The customer receives a detailed bill every month. The process for electronic bills is no different.

Customers can request a detailed bill by phone, fax or email.

8. What portion of your retail customer base has requested electronic billing over the last three years?

Approximately 20% of Aqua customers receive electronic bills.

9. What portion of your retail customer base has requested detailed billing over the last three years?

# Aqua Indiana

## Response to Consumer Group Questions

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

All payment methods are available on the back of the bill for customers receiving a print and mail bill and an electronic bill.

We initially communicate this information when the customer first signs up for service in the Welcome Packet. We also list this option on the customer's monthly bill.

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

Aqua's water electronic bills, print and mail bills are the same format.

Yes, it's the same.

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

No

No, all our standard bills are issued with details.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

Aqua does not use a script for these inquiries.

No, Aqua doesn't use scripts.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes

Yes, both volumetric and the monthly customer charge.

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

Yes. This information is on the back of the bill.

Yes, they are listed on the back of the bill.

# Aqua Indiana

## Response to Consumer Group Questions

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Aqua communicates to customers via bill messages, bill inserts, and communication on the back of the envelopes.

We have a "Message Center" section on the bill that gives communications that we feel are important. We also may send a separate communication if necessary.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

We have authorized third party pay locations in the servicing areas but they are not specific to Aqua only customers. These vendors may be grocery stores, check cashing companies, mini marts, etc. Their only function is to take the payment.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

The new and old rates show in the billing detail. Prior to the rates going into effect we do send the customer a rate increase letter notifying them a rate increase was requested.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

The same process we follow on paper bills.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

We don't break it up. The billing detail shows the prior balance due, and then lists the payment that were received, (if any) and then it details the new charges, and then the difference of everything is listed as the total balance due.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

# Aqua Indiana

## Response to Consumer Group Questions

Customer communication is the same for electronic bills as it is for print and mail bills.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

Customers receive a bill with a line item for base charges and a line item for volumetric charges. The graph is only for volumetric usage, as volumetric usage is dynamic and the base charge is static.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

Yes, in the welcome packet there's a communication on "how to read your bill".

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

N/A

27. What are the benefits of electronic billing?

Aqua's Watersmart E-Billing is a free, convenient way for customers to view and pay their bill online, without the time, hassle, and cost of mailing a check and paying for postage.

Helping the environment. The customer can pay for free using a checking or savings account. The customer also gets an email advising their new bill is available to view and can log in and see it right away. The customer can sign up for auto-pay or schedule one time payments.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Payment arrangements are not currently displayed on the bill. However, Aqua is planning to have payment arrangements shown on the bill in 2016.

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Aqua does not offer budget billing at this time.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?

# Aqua Indiana

## Response to Consumer Group Questions

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?
33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?  

We send a 10 day shut off notice, make courtesy calls and sometimes post notices on the customer's door advising them they will be shut off the next day if we don't get payment.
34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
35. What are the selection criteria for focus groups providing input on billing formatting and education?
36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?
37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?



Service To:

Account Number

**001637720**

ABOTTE SEWER

2326971

PWSID # IN5202014

**Aqua Indiana, Inc**  
762 W. Lancaster Avenue  
Bryn Mawr, PA 19010-3489

Toll Free: **877.987.2782**  
Fax: **866.780.8292**  
[www.aquaamerica.com](http://www.aquaamerica.com)

Questions about your sewer service?... Contact us before the due date.

Bill Date  
**July 20, 2015**

Total Amount Due  
**\$ 38.94**

Current Charges Due Date  
**August 11, 2015**

**Meter Data**

Meter	Size	Billing Period	Days	Read Type	Meter Readings	Usage	Units
74826365	3/4"	06/09/15	29	Actual	3600	400	Cubic Feet
		05/11/15		Actual	3200		
Average Daily Usage = 13 Cubic Feet		Total Days: 29		Total Usage:		400	Cubic Feet
1 CF equals 7,4805 gallons							

**Billing Detail**

Amount Owed from Last Bill .....	\$ 41.94
Total Payments Received.....	41.94
<b>Remaining Balance .....</b>	<b>0.00</b>
Minimum Charge Sewer.....	26.97
2,992 gallons @ \$0.0040012 per gallon.....	11.97
Total Current Sewer Charges .....	38.94
<b>Amount Due.....</b>	<b>\$ 38.94</b>

**Message Center** (see reverse side for other information)

- The due date refers to current charges and any deferred payment amount only. If you do not pay your bill on time, your service could be subject to interruption. To ensure proper credit, please remember to provide your full 16-digit account number when paying your bill.

Keep top portion for your records.  
Return this portion with your payment.

Service To:

**AQUA Sewer Bill**

**Aqua Indiana, Inc**  
762 W. Lancaster Avenue • Bryn Mawr, PA 19010-3489

**PLEASE DO NOT REMIT PAYMENT TO THE ABOVE ADDRESS**

Cyc=32FW Tup=1608147

Seq=35850

Account Number - Please print on your check

**001637720**

Amount Due

**\$ 38.94**

Pay Before On or After

**August 11, 2015**

**Do Not Pay**

Your bill will be paid through ZipCheck  
Automatic Payment Program.

Go paperless! You can keep Zipcheck for payment  
and reduce your clutter. Visit [www.aquaamerica.com](http://www.aquaamerica.com)  
for more information.

## Important Customer Information

### Office Information:

Aqua Indiana, Inc.  
1111 W. Hamilton Road S.  
Fort Wayne, IN 46814

Toll Free: 877.WTR.AQUA or 877.987.2782

Fax: 866.780.8292

[www.aquaamerica.com](http://www.aquaamerica.com)

**Customer Information:** Please notify our Customer Service Center immediately upon any changes of occupancy, ownership or mailing address, as the customer is responsible for all charges until we are notified. If your bill is based on zero usage, there may be a problem with your meter reading equipment. If there is a problem with your meter reading equipment, you will be responsible for the water usage or leakage not reported on this bill. Please call customer service if you have any questions or to have your meter reading equipment serviced. Applicable rates, rules and regulations under which service is furnished are on file at the office address listed above.

**Complaints:** We welcome the opportunity to work with you and attempt to resolve any concerns you may have. Please contact our Customer Service Center Toll Free: 877.WTR.AQUA (1-877-987-2782). If you are not satisfied with our response to your inquiry, you have the option of contacting the Indiana Utility Regulatory Commission - Consumers Affairs Division at 1-800-851-4268.

### Payment Options:

Aqua Indiana accepts the following payment options:

\*PAY BY MAIL to: Aqua Indiana, Inc.

PO Box 1229

Newark, NJ 07101-1229

\*PAY BY PHONE at 1-866-269-2906 24/7 for a fee to the customer.

\*For a listing of you local Western Union payment agencies, please visit us on our website [www.aquaamerica.com](http://www.aquaamerica.com)

### Free Payment Options

\* ZIPCHECK- (Preferred) Automatic withdrawal of amount due from your bank account on the due date. For additional convenience sign up for WaterSmart e-Billing to receive your bill electronically.

\* WaterSmart e-Billing: Switch to paperless billing today. Enjoy the convenience of viewing and paying your bill online. Visit us at [www.aquaamerica.com](http://www.aquaamerica.com) to sign up today!

### Rates and Charges

Customer Charge: Monthly Flat rate for residential sewer service.

### Non Penalty Period and Late Payment Charges:

Charges become delinquent if not paid by the due date. If any portion of the current bill charges remain unpaid after the bill becomes delinquent, a late payment charge will be added to your sewer bill in the amount of 10% of the first \$3.00 plus 3% of the excess over \$3.00.

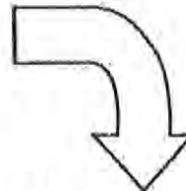
Aqua Indiana is an Aqua America Company (NYSE:WTR). For more information, visit our website at: [www.aquaindiana.com](http://www.aquaindiana.com)

Return this portion with your payment. Keep top portion for your records.

### Change of Name/Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Insert this stub so that the name "Aqua Indiana" shows through the window of the payment envelope



**Save a stamp.**  
**Sign up for e-billing today!**  
[www.aquaamerica.com](http://www.aquaamerica.com)

**Aqua Indiana, Inc.**

PO BOX 1229

NEWARK, NJ 07101-1229



If your name/address has changed, please check here and complete the information on the top of this remittance slip





Service To

Account Number

**001763439**

HENDRICKS SEWER

2326912

PWSID # IN0057614

**Aqua Indiana, Inc.**  
762 W. Lancaster Avenue  
Bryn Mawr, PA 19010-3489

Toll Free: **877.987.2782**  
Fax: **866.780.8292**  
**www.aquaamerica.com**

Questions about your sewer service?... Contact us before the due date.

Bill Date  
**July 30, 2015**

Total Amount Due  
**\$ 33.55**

Current Charges Due Date  
**August 21, 2015**

**Billing Detail**

For period

beginning **June 26, 2015** and ending **July 29, 2015**

Amount Owed from Last Bill .....	\$ 89.50	
Total Payments Received .....	105.00	
<b>Remaining Balance</b> .....	<b>15.50</b>	<b>Credit</b>
Total Current Sewer Charges .....	45.00	
Late Charge .....	4.05	
<b>Amount Due</b> .....	<b>\$ 33.55</b>	

**Message Center** (see reverse side for other information)

- The due date refers to current charges and any deferred payment amount only. If you do not pay your bill on time, your service could be subject to interruption. To ensure proper credit, please remember to provide your full 16-digit account number when paying your bill.

Keep top portion for your records.  
Return this portion with your payment.

Service To:

**AQUA Sewer Bill**

**Aqua Indiana, Inc.**  
762 W. Lancaster Avenue • Bryn Mawr, PA 19010-3489

**PLEASE DO NOT REMIT PAYMENT TO THE ABOVE ADDRESS**

Cyc=32IK 1up=1611567

Seq=12835

Account Number - Please print on your check

**001763439**

Amount Due

**\$ 33.55**

Current Charges Due Date

**August 21, 2015**

Amount Enclosed

\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----	----------------------	----------------------	----------------------	----------------------

Please make check payable to

**Aqua IN**

**MAIL TO ADDRESS ON BACK OF THIS STUB**

001763439100093000000000033554

## Important Customer Information

### Office Information:

Aqua Indiana, Inc.  
Indianapolis Division Office  
5750 Castle Creek Parkway North  
Suite 211  
Indianapolis, IN 46250

Toll Free: 877.WTR.AQUA or 877.987.2782

Fax: 866.780.8292

[www.aquaamerica.com](http://www.aquaamerica.com)

**Customer Information:** Please notify our Customer Service Center immediately upon any changes of occupancy, ownership or mailing address, as the customer is responsible for all charges until we are notified. If your bill is based on zero usage, there may be a problem with your meter reading equipment. If there is a problem with your meter reading equipment, you will be responsible for the water usage or leakage not reported on this bill. Please call customer service if you have any questions or to have your meter reading equipment serviced.

Applicable rates, rules and regulations under which service is furnished are on file at the office address listed above.

**Complaints:** We welcome the opportunity to work with you and attempt to resolve any concerns you may have. Please contact our Customer Service Center Toll Free: 877.WTR.AQUA (877-987-2782). If you are not satisfied with our response to your inquiry, you have the option of contacting the Indiana Utility Regulatory Commission – Consumer Affairs Division at 1-800-851-4268.

### Payment Options:

Aqua Indiana accepts the following payment options:

\*PAY BY MAIL to: Aqua Indiana, Inc.

PO Box 1229

Newark, NJ 07101-1229

\*PAY BY PHONE at 1-866-269-2906 24/7 for a fee to the customer.

\*For a listing of you local Western Union payment agencies, please visit us on our website [www.aquaamerica.com](http://www.aquaamerica.com)

### Free Payment Options:

\* ZIPCHECK- (Preferred) Automatic withdrawal of amount due from your bank account on the due date. For additional convenience sign up for WaterSmart e-Billing to receive your bill electronically.

\* WaterSmart e-Billing: Switch to paperless billing today. Enjoy the convenience of viewing and paying your bill online. Visit us at [www.aquaamerica.com](http://www.aquaamerica.com) to sign up today!

### Rates and Charges:

Customer Charge: Residential charge is a monthly flat rate.

Recurring Rates for School Customers -unmetered flat rate based upon school occupancy during school year and a flat monthly rate when school is not in session.

### Non Penalty Period and Late Payment Charges:

Charges become delinquent if not paid by the due date. If any portion of the current bill charges remain unpaid after the bill becomes delinquent, a late payment charge will be added to your sewer bill in the amount of 10% of the first \$3.00 plus 3% of the excess over \$3.00.

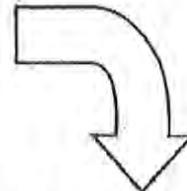
Aqua Indiana is an Aqua America Company (NYSE:WTR). For more information, visit our website at: [www.aquaindiana.com](http://www.aquaindiana.com)

Return this portion with your payment. Keep top portion for your records.

### Change of Name/Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Insert this stub so that the name "Aqua Indiana" shows through the window of the payment envelope



**Save a stamp.**  
Sign up for e-billing today!  
[www.aquaamerica.com](http://www.aquaamerica.com)

**Aqua Indiana, Inc.**

PO BOX 1229

NEWARK, NJ 07101-1229



If your name/address has changed, please check here and complete the information on the top of this remittance slip

# Boone REMC

## (Member of Indiana Electric Cooperatives)

### Response to Consumer Group Questions

- 1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?**  
Look at examples from other cooperatives and utilities
- 2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?**  
No
- 3. Can “dummy” copies of each type of your customer bills be provided?**  
No
- 4. Is there a billing template or standard vendor used by REMCs or municipals?**  
No billing template; standard vendors include NISC, SEDC, Daffron, ATS
- 5. Why does it cost so much to change the format of a utility bill, or the information on the bill?**  
Each bill is unique and requires individual programming; factors include net metering, participation in Operation Round Up, EnviroWatts, budget billing, etc.
- 6. What do you provide when a consumer asks for a detailed bill?**  
Bills are already detailed (G&T charges, distribution charges, ORU contribution, tax, etc.)
- 7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?**  
N/A – already detailed. Electronic bills are PDFs of printed bills.
- 8. What portion of your retail customer base has requested electronic billing over the last three years?**  
About 33 percent
- 9. What portion of your retail customer base has requested detailed billing over the last three years?**  
N/A – already detailed.
- 10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?**  
Monthly member newsletters, social media, website

# Boone REMC

## (Member of Indiana Electric Cooperatives)

### Response to Consumer Group Questions

**11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?**

Yes

**12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?**

No

**13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.**

No

**14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?**

Most frequent: cost/billing

1. Cost; 2.) questions on prior balance; 3.) scheduling payments/choosing due dates; 4.) usage time vs. billing time; 5.) difference between G&T charges and distribution charges

Billing inquiries are the number one inquiries compared to all other inquiries.

**15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?**

Yes

**16. Do you place information about payment options on the bill? Are they easy to find on the bill?**

Yes. A message center provides space to convey information about payment options.

**17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?**

Monthly member newsletters provide information about changes in billing, such as rate decreases, etc. We use social media and our mobile app to communicate important information as well.

**18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at**

# Boone REMC

## (Member of Indiana Electric Cooperatives)

### Response to Consumer Group Questions

**those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?**

Our office as well as MoneyGram locations, such as Walmart and CVS.

At our office we have educational materials about energy efficiency, our rebate programs, youth programs, savings programs, etc.

Limitations would only occur is a particular employee is out of the office.

**19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?**

Bill's message center or other member communications

**20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?**

Member newsletters, social media notices, billing message center

**21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?**

Detailed bill; rates are explained on our website

**22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?**

N/A

**23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?**

Yes. Same – electronic bills are PDFs of printed bills. Often – through various communications – events, newsletters, social media.

**24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?**

No – difficult to show graphically due to different usage among members. Same graph does not accurately explain usage to different members, as total usage varies.

**25. Does your utility provide a new customer with additional educational information about the bill's makeup?**

# Boone REMC

## (Member of Indiana Electric Cooperatives)

### Response to Consumer Group Questions

Yes

**26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?**

About 25 percent

**27. What are the benefits of electronic billing?**

Saves paper, ink, postage; response times are quicker – quicker receipt.

**28. For consumers on payment arrangements, is that displayed on the bill?**

How?

No

**29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?**

Yes. Approximately 11 percent. No.

**30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?**

No

**31. How many Spanish speaking calls do you receive per year?**

Very few

**32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?**

Bills are already all detailed

**33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?**

We are in compliance with IURC rules. We provide notification on the second bill.

**34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?**

N/A. Compared with other utilities' bills.

**35. What are the selection criteria for focus groups providing input on billing formatting and education?**

N/A

Boone REMC  
(Member of Indiana Electric Cooperatives)  
Response to Consumer Group Questions

- 36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?**

N/A

- 37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?**

Bills have a message center. Has shown to be effective.



A Touchstone Energy® Cooperative  
 PO Box 563  
 Lebanon IN 46052-0563

Office: 800-897-REMC(7362) Pay by phone: 877-779-8583  
 Website: www.bremc.com Billing e-mail: billing@bremc.com  
 Office hours: Monday through Friday, 7:30 a.m. to 4:30 p.m.

4 694  
 C-3 P-3



YOUR ELECTRIC CONSUMPTION				
Account Number		Cycle	3	
Serv. Addr.				
Loc. Number				
This Billing Period	KWH	No. of Days	Daily AVG	Degree Days
	1491	30	50	160
Same Period Last Year	KWH	No. of Days	Daily AVG	Degree Days
	1458	30	49	160
<b>DUE AND PAYABLE UPON RECEIPT</b>				
When paying by mail, please allow sufficient time for mail delivery.				

YOUR YTD OPERATION ROUND-UP CONTRIBUTION: \$6.23

Activity Since Last Bill	\$Amount	Current Billing Information		Billing Date	10/15/2015
Balance Last Billing	326.00	Rate	1 SINGLE PHASE	Meter Number	
Total Payments	-326.00	Bill Type	REGULAR BILL	\$ Amount	
Other Adjustments	0.00	BALANCE PRIOR TO THIS BILLING ON 10/15/15			
Balance Prior To This Bill	0.00	0.00			
Current Metering Information		WVPA GENERATION/TRANSMISSION CHARGES			
Cycle	3	WHOLESALE ENERGY 1491 KWH @ .083333 124.25			
Readings	METER-1	TOTAL GEN/TRANS CHARGES 124.25			
Present	1210	BOONE REMC DISTRIBUTION CHARGES			
Previous	99719	CUSTOMER CHARGE 33.60			
Difference	1491	ENERGY DELIV CHG 1491KWH @ .022630 33.74			
Multiplier	1.0000	TOTAL DISTRIBUTION CHARGES 67.34			
Kwh Usage	1491	OTHER CHARGES/CREDITS			
Type Meter	MASTER	SECURITY LIGHT 12.78			
To Date	10/07/2015	OPERATION ROUND-UP AMT 0.32			
From Date	09/07/2015	STATE SALES TAX 14.31			
		TOTAL OTHER CHARGES 27.41			
		TOTAL CURRENT CHARGES 219.00			
<b>MESSAGE CENTER</b>					
Reporting an outage is easier than ever! Sign up for outage texting at www.bremc.com or download our FREE SmartHub mobile app.					
Need a furnace tune-up or other home repair before winter? Check out discounts available to our members at www.connections.coop.					
				Total Amount Due By	11/02/2015 219.00
				If Received After	11/02/2015 225.35

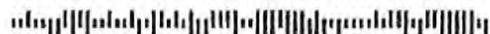


Please detach and return this stub with payment.

Payment Type	Cycle	Bill Date	Account Number	Due Date	Due Now
	3	10/15/2015		11/02/2015	219.00
				Penalty Date	With Penalty
				11/03/2015	225.35

This is the telephone # we have on file for this account. Is it correct? Please make any corrections on this stub.

BOONE REMC LOCKBOX  
 PO BOX 3047  
 MARTINSVILLE IN 46151-3047



# Citizens Energy

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

Answer:

- a. Bill content and format result from:
    - i. Regulatory requirements
    - ii. Customer feedback gathered through surveys and focus groups
  - b. Surveys include random samples and stratified based on bill type or account type (for example: regular bill; budget bill; disconnect notice; residential customer; commercial customer; industrial customer, etc)
2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

Answer: The bill format and presentation for consumer classes do not vary.

3. Can “dummy” copies of each type of your customer bills be provided?

Answer: Provided

4. Is there a billing template or standard vendor used by REMCs or municipals?

Answer: Billing format and suppliers used to render and produce bills is company specific.

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

Answer: The cost associated with changing bill format and/or content varies depending on the scope and scale of the change and can include the following cost categories:

- i. Customer research (surveys/focus groups)
  - ii. Design
  - iii. Programming
  - iv. Testing
  - v. Training
  - vi. Communication
6. What do you provide when a consumer asks for a detailed bill?

# Citizens Energy

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

Answer: A custom itemized document is produced addressing the customer's specific request.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

Answer:

- a. Customer must make the request
- b. The process does not differ if the customer elects a paperless bill

8. What portion of your retail customer base has requested electronic billing over the last three years?

Answer: Electronic billing has increased from 3% of the retail customer base to 11% of the customer base over the last three years.

9. What portion of your retail customer base has requested detailed billing over the last three years?

Answer: Not applicable – we do not provide detailed billing

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Answer:

- a. Customer Rights and Responsibilities pamphlet is provided to new customers and to all customers annually
- b. Payment options, locations, and information is documented and available on the company public website

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

Answer: The electronic bill representation mirrors the paper bill

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

Answer:

# Citizens Energy

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

- a. We do not provide the ability for customers to choose the level of detail included on their bill.
- b. n/a

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

Answer: We do not have a standard script when responding to customer inquiries. Agents respond based on the specifics of the inquiry.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Answer:

- a. Customer inquiries related to billing include the following:
  - i. Account information (i.e. account number, read date, bill date, due date)
  - ii. Account Balance
  - iii. Billing Explanations (i.e. amount high, low, explanation, calculation, usage, budget)
  - iv. Billing Statement (i.e. not received, duplicate request, ebill)
- b. (see above)
- c. Customer inquiries related to billing comprise approximately 37% of all inquiries

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Answer:

- a. We do not currently show the volumetric (unit) rate and monthly customer (flat) charge
- b. Yes, that information is available to customers on request

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

Answer:

- a. Yes, we do place information about payment options on the bill

# Citizens Energy

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

b. Payment options are on the back of the bill

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Answer:

- a. The bill and bill insert are the primary means of communication with customers.
- b. Additional account information is available online for those customers who register.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

Answer:

- a. Customers can make a payment in person at any authorized payment location in and around Marion County. Authorized payment locations are listed on the company's public website.
- b. Other than the company's headquarter location, no consumer educational materials are offered at authorized payment locations.
- c. All manner of customer inquiries and requests can be handled at the company's headquarter location. Services at other authorized payment locations are limited to bill payment.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Answer: Education included with billing will occur by way of a bill message or bill insert.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Answer: Information communicated via paper bills is made available online to customers receiving an electronic bill.

# Citizens Energy

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

Answer:

- a. Information regarding trackers is not included on the bill.
- b. The utility's approved rates, terms and conditions are made available on the company's public website

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

Answer: Information regarding directed payments is provided directly by customer contact associates and on the company's public website.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

Answer:

- a. Yes, we do use bills to communicate energy efficiency methods and information.
- b. Information included with electronic bills is the same as that included with paper bills.
- c. We communicate energy efficiency methods and information at least once per year.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

Answer:

- a. Fixed and variable costs have historically been provided on the bill. Currently they are not. The amount of information and presentation of the information must be balanced with clarity and ease of use.
- b. To include this information would require changes to the bill format.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

# Citizens Energy

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

Answer: Information about the bill format and how to read the bill is made available continuously to all customers via the company's public website (text and video).

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

Answer: 60%

27. What are the benefits of electronic billing?

Answer: With electronic billing, the bill is made available to the customer immediately upon being rendered. The customer is notified via email when the bill is available to be viewed.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Answer:

- a. Payment arrangement information is displayed with the bill.
- b. A separate payment arrangement schedule is included with the bill.

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Answer:

- a. Yes, the balance is clearly noted.
- b. 20%
- c. The only information that is different is that which relates to the budget amount paid and budget amount due

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

Answer: Neither

31. How many Spanish speaking calls do you receive per year?

Answer: Average over 22,800 Spanish speaking calls received per year.

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

# Citizens Energy

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

Answer: not applicable as we do not offer detailed bills

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

Answer: A unique bill format is rendered for disconnect notices pursuant to IURC rules.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

Answer:

- a. The following survey questions influence the format of the bill:
  - i. What causes you the most confusion on your bill?
  - ii. How easy it is to find the amount required to prevent disconnection?
  - iii. How easy it is to find the disconnect date?
  - iv. How easy is it to find the Budget amount to be paid with the bill?
  - v. What services are included in the Budget amount?
  - vi. Is it clear how much credit was applied to the current bill from the Energy Assistance Program?
  - vii. Is it clear how much credit from the Energy Assistance Program will be applied next month?
- b. Survey questions did not differ between paper and paperless customers.

35. What are the selection criteria for focus groups providing input on billing formatting and education?

Answer: Random residential customers; budget customers; disconnect notice customers; customers that receive energy assistance

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

Answer: not utilizing this practice currently

Citizens Energy  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

Answer: not utilizing this practice currently



L10

**Account Summary** **Historical Information**

**Billing for:** 1234 E WASHINGTON ST  
**Service Class:** Residential  
**Date Billed:** 08/19/15  
**Co-Applicant:** JANE M PUBLIC

Account Balance of Last Bill..... \$86.20  
 Payment(s) Received..... Thank You 86.20 CR  
 Total Balance from Previous Bill..... 0.00

**Current Period Charges**

Gas Charges ..... 26.90  
 Sales Tax ..... 1.87  
 Water Charges ..... 45.38  
 Sales Tax ..... 3.18  
 Sewer Charges..... 41.44

Total Current Charges ..... 118.77  
**Account Balance as of 08/19/15.....** **\$118.77**

**TOTAL DUE**

**Gas Consumption Information**

Current Period	18
Previous Period	9
Same Period Last Year	22

Meter Number	Days of Service	Previous Read	Current Read	Consumption CCF	Therms
659261	32	07/17/15	08/18/15	18	18
		5212 Actual	5230 Actual		

Next Meter Read Date: 09/17/15 BTU Factor: .994

**Water Consumption Information**

Current Period	12.07
Previous Period	3.24
Same Period Last Year	9.56

Indianapolis area rainfall total for the current period was 0005.90"  
 Indianapolis area rainfall total for the previous period was 0012.51"

Meter Number	Days of Service	Previous Read	Current Read	Consumption CCF
09101383	32	07/17/15	08/18/15	12.07
		28824 Actual	30031 Actual	

Next Meter Read Date: 09/17/15  
 Your Average Daily Utility Cost is \$3.55

**Citizens Serving You** See reverse side for phone numbers, office location, hours, and definition of terms.

Energy Tip: Position sprinklers so they water your yard, not driveways, streets and sidewalks.

Starting July 1, Citizens Energy Group welcomed a new President and CEO. Jeff Harrison replaced Carey Lykins as Citizens' 10th President and CEO. Harrison has been with Citizens for 12 years and is excited to continue Citizens' reputation of serving our customers with unparalleled excellence.

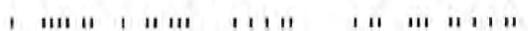
Retain this portion for your records.

Please detach and return this portion with your payment. Please do not fold, staple or paper clip payment to bill.

**Name:** JOHN Q PUBLIC  
**Account:** 1234567-1234567  
**Service:** 1234 E WASHINGTON ST

Amount paid	\$	
Amount to be paid by 09/06/15		118.77
Amount to be paid after 09/06/15		122.81

Make Check or Money Order Payable to:



General Office Location: 2020 N. Meridian Street

	Monday-Friday	Saturday
Call Center	7:00 a.m. – 7:00 p.m.	9:00 a.m. - 1:00 p.m.
Lobby	8:00 a.m. – 6:00 p.m.	9:00 a.m. - 12:00 p.m.

### Telephone Numbers

Automated Self-Service (24 Hours).....	(317) 924-3333
Customer Service .....	(317) 924-3311
Toll Free.....	1 (800) 427-4217
Connect2Help.....	211
Relay Indiana (Hearing and speech impaired) .....	711
Theft HOTLINE (Calls are anonymous).....	(317) 927-4402
Fax.....	(317) 927-4554
Call Before You Dig .....	811

### Additional Payment Options

Check-by-Phone or Credit Card .....	(317) 924-3310
Online .....	CitizensEnergyGroup.com
24-Hour Payment Depository .....	2020 N. Meridian Street
Walk-up locations listed online .....	CitizensEnergyGroup.com

### Write to Us

Internet: ..... CitizensEnergyGroup.com  
Email:..... CustomerCare@CitizensEnergyGroup.com

Citizens Energy Group  
Attn: Customer Services  
2020 North Meridian Street  
Indianapolis, IN 46202-1306

### Remit Payments To:

Citizens Energy Group  
PO Box 7056  
Indianapolis, IN 46207-7056

**Actual** – Reading obtained by Meter Reader

**BTU Factor** – Heat value of the gas measured in British Thermal Units (BTU), a standard measurement of energy.

**CCF** – Amount of gas and water which goes through the meter, measured in 100 cubic feet. For water and sewer, 100 CCF equals 750 gallons.

**CR** – Indicates a credit

**Est.** – Meter reading estimated based on a calculation of consumption history and current weather conditions.

**Gas Charges** – Includes cost of gas used, maintaining a safe and dependable distribution system, meter reading, billing and various customer services.

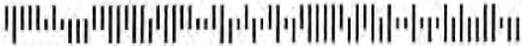
**Sewer Charges** – Based upon the volume of water used. Cost to maintain disposal system, safely process discharge and billing services.

**Therm** – CCF changed to the energy value of the gas used.

**Water Charges** – Includes cost of water used, maintaining a safe dependable distribution system, meter reading, billing and public fire protection water service.

### Additional Information

For a schedule of Citizens Energy Group Board of Directors meetings, go to CitizensEnergyGroup.com.



The past due portion of service must be paid before 02/09/2015, or service(s) will be disconnected. Please read DISCONNECT NOTICE details below.

D12

**Account Summary**

**Historical Information**

Billing for: 1234 E WASHINGTON ST  
 Service Class: Residential  
 Date Billed: 01/23/15

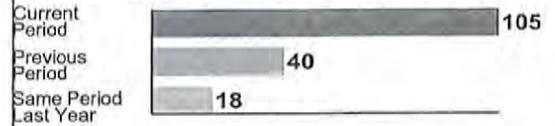
Account Balance of Last Bill..... \$121.60  
 Payment(s) Received..... 0.00  
 Total Balance from Previous Bill..... 121.60

**Current Period Charges**

Gas Charges ..... 98.51  
 Sales Tax ..... 6.91  
 Water Charges ..... 37.42  
 Sales Tax ..... 2.62  
 Sewer Charges..... 51.76  
 Late Pay Charge ..... 4.11  
 Total Current Charges ..... 201.33  
**Account Balance as of 01/23/15..... \$322.93**

**TOTAL DUE**

**Gas Consumption Information**



Meter Number	Days of Service	Previous Read	Current Read	Consumption CCF	Therms
693410	35	12/18/14	01/22/15	103	105
		236 Actual	339 Actual		

Next Meter Read Date: 02/20/15 BTU Factor: 1.023

**Water Consumption Information**



Indianapolis area rainfall total for the current period was 0002.56"  
 Indianapolis area rainfall total for the previous period was 0003.74"

Meter Number	Days of Service	Previous Read	Current Read	Consumption CCF
13106922	35	12/18/14	01/22/15	9.45
		11765 Actual	12710 Actual	

Next Meter Read Date: 02/20/15

Your Average Daily Utility Cost is \$5.36

**DISCONNECT NOTICE** See reverse side for phone numbers, office location, hours, and definition of terms.

The past due portion of the bill is \$121.60. This amount must be paid immediately, or the service(s) will be disconnected on or after 02/09/2015, without further notice. Reconnection of service(s) will require payment of the total balance, plus a reconnection/collection fee and a security deposit.

Retain this portion for your records.

Please detach and return this portion with your payment. Please do not fold, staple or paper clip payment to bill.

**DISCONNECT NOTICE**

Name: JOHN Q PUBLIC  
 Account: 1234567-1234567  
 Service: 1234 E WASHINGTON ST

Amount paid	\$	
Amount to be paid by 02/12/15		322.93
Amount to be paid after 02/12/15		329.19

Make Check or Money Order Payable to:



General Office Location: 2020 N. Meridian Street

	Monday-Friday	Saturday
Call Center	7:00 a.m. – 7:00 p.m.	9:00 a.m. - 1:00 p.m.
Lobby	8:00 a.m. – 6:00 p.m.	9:00 a.m. - 12:00 p.m.

### Telephone Numbers

Automated Self-Service (24 Hours).....(317) 924-3333  
Customer Service.....(317) 924-3311  
Toll Free.....1 (800) 427-4217  
Connect2Help..... 211  
Relay Indiana (Hearing and speech impaired)..... 711  
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Fax.....(317) 927-4554  
Call Before You Dig ..... 811

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Citizens Energy Group  
Attn: Customer Services  
2020 North Meridian Street  
Indianapolis, IN 46202-1306

### Remit Payments To:

Citizens Energy Group  
PO Box 7056  
Indianapolis, IN 46207-7056

**Actual** – Reading obtained by Meter Reader

**BTU Factor** – Heat value of the gas measured in British Thermal Units (BTU), a standard measurement of energy.

**CCF** – Amount of gas and water which goes through the meter, measured in 100 cubic feet. For water and sewer, 100 CCF equals 750 gallons.

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**Est.** – Meter reading estimated based on a calculation of consumption history and current weather conditions.

**Gas Charges** – Includes cost of gas used, maintaining a safe and dependable distribution system, meter reading, billing and various customer services.

**Sewer Charges** – Based upon the volume of water used. Cost to maintain disposal system, safely process discharge and billing services.

**Therm** – CCF changed to the energy value of the gas used.

**Water Charges** – Includes cost of water used, maintaining a safe dependable distribution system, meter reading, billing and public fire protection water service.

### Additional Information

For a schedule of Citizens Energy Group Board of Directors meetings, go to CitizensEnergyGroup.com.

# Duke Energy (Member of Indiana Energy Association) Response to Consumer Group Questions

## Duke Energy IURC Billing Symposium Response

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

Our bill image has remained predominantly stable for the past decade with additional information added to accommodate new programs and information.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

No - Bills are formatted the same way, but the information on the bill could be different. For example, a customer on a demand rate (kW) would also see the demand readings and usage.

3. Can "dummy" copies of each type of your customer bills be provided

### Detailed Bill:



DEI - detailed bill - 09  
2015 - PRINTED.pdf

### Condensed Bill:



DEI - single page  
with prior payment 09

4. Is there a billing template or standard vendor used by REMCs or municipals?

N/A

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

Changing the layout impacts all bills. What looks like white space might be in use in a different billing scenario. All scenarios have to be tested to verify accuracy. Duke uses a third party vendor to render the bill so there are multiple systems involved. If a new piece of data is added, the billing system must be modified to provide it and the rendering software modified to accept and display the data correctly.

6. What do you provide when a consumer asks for a detailed bill?

The additional information found on a detailed bill includes:

- The Budget Billing plan header, which shows the Budget Billing plan type (Annual or Quarterly).
- Budget Billing plan detail, which shows the actual account balance from last month, any transactions affecting the actual account balance, and the current actual account balance.

- Explanation of charges header, showing the meter number, prior and current meter reads and dates, usage, multiplier, and days elapsed
- Explanation of charges header, showing the rate code and rate name.
- Detail charge amounts, specific riders showing the flat charge, or usage multiplied by rate, providing a dollar amount owed.
- individual product and service charges, such as StrikeStop monthly warrantee charges or GoGreen participation fees.
- Bar graph, showing electric usage for the current month and past twelve months.
- Electric usage summary, showing total and average electricity used for the current month and past eleven months.
- Chart, showing same information as the bar graph.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

There are two ways for a customer to receive a detailed bill in the print format:

- 1) Customer can check a box on the printed bill stub for **more** detailed billing or **less** details. The format requests are noted at our payment center where the bill payment and stub are received.
- 2) Customer can contact our call center and request a Duke Energy representative to add detailed billing format.

The detailed format is presented to all customers on eBill through our Residential and Business eBill programs.

For Electronic Data Interchange (EDI) Billing (this is for customers that have large volumes of accounts with Duke Energy, normally 500+ accounts).– the EDI version can be in either condensed or detailed format, but most of our EDI customers prefer the detailed version.

8. What portion of your retail customer base has requested electronic billing over the last three years?

Currently 220,843 accounts are on electronic billing which represents 28% of Duke Energy Indiana's (DEI) total accounts. DEI averages 5400 new net electronic enrollments each month.

9. What portion of your retail customer base has requested detailed billing over the last three years?

1.5% of customers have requested a detailed bill over the last three years.

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Customers are made aware of payment options through interactions with call center specialists, the home page of our website and the pay bill section on the customer dashboard . Our website provides substantial information about how to pay bills – here's a link <http://www.duke-energy.com/indiana/billing.asp>. We also promote the options through news media outreach.

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

Yes, the electronic bill format is the same as the detailed paper bill. Information provided for the printed version of the back of the bill is also provided electronically.

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

Customers receiving a paper bill can choose between Condensed or Detailed bill. Customers on the eBill program can view an image in the same format as the paper bill.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

There is no standard script used for the explanation of bill charges. Our call center specialists are trained to answer such questions.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

High bill concerns have been the most frequent complaint in CY 2015. Over the past three years, the top complaint categories are high bill, bill accuracy, budget billing/Equalized Payment Plans (EPP), billing adjustment, and final bills resulting from various payment arrangements. Billing complaints account for 21% of overall complaints received.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes, the Detailed bill provides this information.

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

We provide the customer with payment options on the back of the bill. These options include signing up for Paperless Billing, Payment Advantage and Speedpay.

Below is the actual payment option information located on the back of the IN bill:

**Paperless Billing** - View and pay your bill for free by registering at [www.duke-energy.com](http://www.duke-energy.com)

**Payment Advantage** - Free Service, payment automatically drafts from your bank account. Enroll at [www.duke-energy.com/paymybill](http://www.duke-energy.com/paymybill) or call 1-800-521-2232.

**Speedpay®** - Pay by phone 1-800-521-2232 with credit card or check. A convenience fee will be charged.

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Paper or electronic bills are sent to customers. Additional communications, such as radio and television advertisements are used to help educate customers during times in which there may be high fluctuations in electric usage. We're preparing to launch a new tool that will send residential customers an electronic message when our data analysis indicates that a customer's bill could 30 percent or higher than the previous month based on weather data. There will be a "Find Ways to Save" link to energy efficiency information.

We also use news media outreach, such as a recent news release about declining fuel costs lowering bills. We also use social media such as Twitter. Our website also has basic information on understanding a monthly bill. Our link to understanding your bill on our website is <http://www.duke-energy.com/indiana/billing/read-bill.asp>

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

Duke Energy offers 112 Authorized Pay Agent locations across Indiana. This number continues to grow as we work with our vendor to establish new locations convenient for our customers. Currently, we do not offer any customer education materials at those locations. Those locations offer payment options by check, cash and money order. There is no utility customer service at those facilities other than payment processing. Customers are asked to call Duke Energy Customer Service for other service needs. The Pay Agent locations are not in Duke Energy facilities and are not staffed by Duke Energy employees. The Pay Agent network was implemented in order to offer longer business hours, more convenient locations and more than triple the number of available locations to accept payment. Since 2007 we have moved from 8 Indiana district offices to over 20 free authorized payment locations. In addition we also have 92 payment locations that charge a \$1.50 convenience fee (no part of this fee is remitted to Duke Energy). Duke continues to work with our vendor to expand the network and offer payment options that meet our customers' needs. Duke just recently announced expansion of this service to include Kroger supermarkets.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Bill inserts are used to educate customers of new rates, etc. We also use media outreach, community presentations and social media. Our larger power customers receive a quarterly electronic price communication update that explains any significant changes to trackers. We also ensure our Call Center representatives are equipped with background to speak on any rate changes.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Same answer as #19. Also, a link to the bill inserts is provided on the eBill customer dashboard.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

Detailed bills, which contain a substantial amount of tracker-related information, may be requested by any customer. Communication methods are the same as provided in our answer to question #19.

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

Partial payment for differing services is not available.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

Bills: Residential and small commercial bills display the last 12 months kWh usage and also show the same in bar chart format. The bills direct the customer to visit [www.duke-energy.com](http://www.duke-energy.com).

Bill Inserts: We communicate energy efficiency information on our bill inserts (brochure). Eight of the last twelve bill inserts included information on saving energy and energy efficiency programs. Bill inserts can be viewed by our eBill customers after they login to their accounts. Our website ([www.duke-energy.com](http://www.duke-energy.com)) also has an online view of bill inserts.

#### Residential eBill:

After customer logs into the Duke Energy online service account the landing page has two 'bill highlights' related to the current bill. Customer can click on a [Bill Analysis](#) to find out more about why the bill has changed, whether it is higher or lower.

The left NAV has an [Energy Analysis](#) section. Here the customer will find information about the following:

- [Energy Usage & Cost Details](#) – shows detailed electric usage in kWh, dollar amount, taxes, total charges for last 12 months and the ability to create a graph for each. The customer can analyze each bill, determining why it may be higher or lower, see average cost per kWh, and average use per day.
- [Home Energy Center](#) - the customer completes a quick home profile for personalized information on how they use energy.
- [Energy Saving Tools](#) – tools for finding the most efficient improvement projects for the customer's home. Modules for Improvements to lighting, appliances, cooling and heating are available.
- [Learn about Energy](#) – Energy smart library for the home is an online source for information about energy topics and technologies and to learn more about the energy used in the customer's home. Topics include heating, cooling, weatherization, lighting, food storage/cooking, and water heating.

Also provided is a [Products & Services](#) section, where the customer can receive free CFLs and visit our Energy Savings store for discounted energy efficient products for the home.

#### Business eBill:

After customer logs into the Duke Energy Business eBill account they have access to the Energy Savings Store. There is a tool to launch daily usage and a Resource Library to view past and present versions of our ENERGY TODAY newsletter. Business customers can also utilize 'Ask an Expert' service for free one-on-one consultation with qualified staff of engineers and researchers.

There are tools to choose from, including Commercial Energy Benchmarks, Energy Glossary, Motor Calculator, Facility Assessment Wizard, HVAC Calculator, etc.

#### WEB

[www.duke-energy.com](http://www.duke-energy.com) currently has 3 sections: Residential, Business and Large Business.

Residential section has pages for:

- Save Energy & Money
  - Free & Discounted Bulbs
  - Power Manager - Power Manager is a voluntary program that pays you for reducing your air conditioning use during times of high demand for electricity.
  - Home Energy House Call - free in-home energy assessment, free CFLs, a free showerhead and more.
  - My Home Energy Report - easy-to-read graphs to see how your home performs each month, as well as over the past year.
  - Smart Saver – using participating contractors, customers can make improvements and get cash back
  - Appliance Recycling – schedule pickup of old fridge/freezer and receive \$50.
  - Energy Savings Q&A (tips & information)
    - Easy Ways to Lower Your Bill
    - Save More with Home Improvements
    - Calculate Your Home Energy Savings
      - Online calculators – help customer's estimate their energy usage and how much they can save by making new purchases
        - Thermostat Calculator
        - Cooling System Calculator
        - Lighting Calculator
        - Fridge Calculator
        - Dryer Calculator
        - Heating System Calculator
        - Room A/C Calculator
        - Appliance Calculator
        - Washer Calculator
        - Water Heater Calculator
  - Information about receiving \$200 when installing a high efficiency heat pump or air conditioner

Business:

- Saving Energy & Money
  - Smart Saver Incentive Program –
  - Variable Frequency Drives – learn how VFDs can make your motors, pumps, and fans operate more efficiently
  - Easy Ways to Lower Your Bill –
  - Online Business Energy Analysis –
  - Multifamily Energy Efficiency Program -
  - Business Energy Advisor – get a free one-on-one consultation that could help you cut your energy costs up to 30 percent
  - Savings Resources for Businesses – develop a saving plan for your business with help from free tools
    - Online Business Energy Analysis -.
    - ENERGY SMART Library for your Business - This extensive library provides in-depth information on various business energy systems, building design, and energy technologies.
    - ENERGY STAR Resources for your Business - Get free, unbiased information and technical support from ENERGY STAR to help you more easily improve your company's financial performance by reducing energy waste and energy costs, while protecting the earth's environment.
    - Energy Today - Energy Today is a free electronic newsletter filled with information about energy efficiency, industry trends and Duke Energy products and services.

- ENERGY STAR building Upgrade Manual - This manual outlines a process for developing a comprehensive energy-management strategy and an integrated approach to upgrading existing buildings
  - Duke Energy Savings Store

Large Business:

- Energy Efficiency Services / Programs
  - Process Heating Services - Duke Energy's Process Heating Services can help you get the most out of your process heating system, identify ways to increase your energy efficiency, improve your productivity and enhance your product quality.
  - Customer Success Stories - At Duke Energy, we're committed to offering forward-thinking power products and services to organizations throughout the U.S. We invite you to read through the case studies on the right for detailed stories of our successful partnerships.
  - Energy Information & Control Services - Duke Energy can provide energy information and control services to help you better manage your energy usage, identify savings opportunities, and verify system performance
  - Foodservices - for Duke Energy foodservice customers; thorough, up-to-date information when designing, building or retrofitting your foodservice operation.
  - Energy Design Assistance
- Save Energy & Money
  - Energy Efficiency Programs
    - Smart Saver Incentives
    - Business Savings Store
    - Energy Assessments
    - Energy Design Assistance
- Load Curtailment Programs - PowerShare is a demand response program that rewards your business for adjusting energy consumption levels during peak time periods.
- Energy Information & Tools

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

This would require a substantial upgrade to our current billing capability. The cost of the effort would need to be balanced by the benefit provided. Customers are not asking for this information. Additional education and communication would be required to inform the customer of this new information on the bill.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

A detailed bill example is provided in each packet delivered to customers obtaining new service.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

Approximately 15 - 20% of residential electronic billed customer's look at the bill image online. Duke offers several different types of electronic billing:

1. Electronic bills on the duke-energy.com website for residential and small business customers
2. Electronic bills on duke-energy.com website for large business customers with many accounts.
3. Electronic bills through a customer's financial institution. Duke calls these distributed eBills.
4. EDI – Electronic Data Interchange – this is for customers that have large volumes of accounts with Duke Energy. Usually customer with 500+ accounts.

27. What are the benefits of electronic billing?

- Customers can receive, view, and pay bills online. This can also be accomplished by using a smartphone.
- It's a free service and access to their account is 24 hours a day.
- Customer can secure electronic payments paid directly from one – or multiple- bank accounts.
- Customer can store more than one banking account online for easy payments.
- Customer can set up automatic monthly payments to be scheduled to pay on customer's choice of "x" days before the bill is due, on the due date or when the bill is received.
- Customer can view 24 months of bill information online.
- Customer can receive bill reminders and other electronic notifications.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Yes, see example below:

Account Number CE 20

For more detailed billing information on your monthly bill, check box on right

Due Date	Amount Due
Aug 21, 2015	\$ 354.18

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
 HelpingHand Contribution Amount Enclosed  
 (for Customer Assistance)

PO Box 1326  
 Charlotte NC 28201-1326

900 0000354180 75502624091 082120157 00000359483

Phone number

Page 1 of 3

Name /Service Address	For Inquiries Call	Account Number
Duke Energy	1-800-521-2232	

Mail Payments To	Account Information
PO Box 1326 Charlotte NC 28201-1326	Payments after Jul 30 not included Last payment received Jul 20 Bill prepared on Jul 30, 2015 Next meter reading Aug 27, 2015

Meter	Number	Reading From	Date To	Days	Meter Reading Previous	Meter Reading Present	Usage
Elec	071690093	Jun 29	Jul 29	30	43363	45116	1,753

Electric - Residential	Current Billing
Usage - 1,753 kWh	Amt Due - Previous Bill \$ 388.06
Duke Energy - Rate RSN0 \$ 176.75	Payment(s) Received 378.00cr
Current Electric Charges \$ 176.75	Balance Forward 10.06
	<del>Current Electric Charges</del> 125.00
	Agmt #4107003 Amt Due 30.00
	Agmt #4107001 Amt Due 19.87
	Taxes \$ 12.37
	Current Amount Due \$ 354.18

Shows monthly bill amount due with agreement charges added to monthly bill.

Account Balance
Current Charges \$ 189.12
Agreement Balance 531.47
Total Account Balance \$ 720.59

Shows monthly amount due for agreement

Shows total amount of the overall bill. Which is total agreement charges and current charges.

PLEASE RETAIN THIS STATEMENT FOR YOUR RECORDS: Receipt Number 3142997. \$114.94 has been received as a security deposit for your account on 07/20/2015.

Protect yourself from scams and fraudulent activity. Learn how at duke-energy.com/stopfraud.

Average Cost: \$ 0.1008 per kWh

Due Date	Amount Due	After Aug 21, 2015
Aug 21, 2015	\$ 354.18	\$ 359.48

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

The balance is noted in the Account Balance box on the bill. Budget billing customers receive the same information as other like customers. Currently DEI has 66,010 customers on Budget Billing (little less than 10% of all Indiana customers).

Electric - Residential	
Usage -	671 kWh
Duke Energy - Rate RSN0	\$ 84.16
<b>Current Electric Charges</b>	<b>\$ 84.16</b>

Taxes	
Taxes	\$ 5.89

Current Billing	
Amt Due - Previous Bill	\$ 69.00
Payment(s) Received	69.00cr
<b>Balance Forward</b>	<b>0.00</b>
Budget Billing Amt Due	69.00
<b>Current Amount Due</b>	<b>\$ 69.00</b>

Account Balance	
Budget Billing Balance	\$ 103.22

A budget billing customer may also receive a bill message to consider updating their monthly amount when Duke detects their settle-up may be larger than expected:

Mail Payments To	Account Information	
PO Box 1326 Charlotte NC 28201-1326	Payments after Sep 15 not included Last payment received Sep 08	Bill prepared on Sep 15, 2015 Next meter reading Oct 05, 2015

**IMPORTANT:** We recommend adjusting your Budget Billing Installment amount to \$86, based on a semi-annual review of your account. Please contact us at 1-800-521-2232 to authorize this change. Increasing your Budget Billing Installment amount now, can help you avoid a large settle-up in the twelfth month.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?

Approximately 8,000 per year

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

When customer request detailed bills there is no additional Duke Energy initiated contact to explain the details on the bill.

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

We communicate disconnect notices on the bill. If bill is not paid by the due date, personal contact with the customer is attempted. If not successful, the customer will receive information via a door tag. The sample disconnect notice below highlights how IURC requirements are met.

States at the top bills due date and amount due with a disconnection notice

DISCONNECT NOTICE	
Due Date	Amount Due
Sep 18, 2015	\$ 804.32

Account Number GC 19

For more detailed billing information on your monthly bill, check box on right

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Helping Hand Contribution Amount Enclosed  
 (for Customer Assistance)

PO Box 1327  
 Charlotte NC 28201-1327

910 00000804320

091820153 00000804320

Phone Number

DISCONNECT NOTICE		
Name /Service Address	For Inquiries Call	Account Number
Duke Energy	1-800-521-2232	

Mail Payments To	Account Information
PO Box 1327 Charlotte NC 28201-1327	Payments after Aug 27 not included Last payment received Aug 25 Bill prepared on Aug 27, 2015 Next meter reading Sep 14, 2015

**IMPORTANT:** Your service may be disconnected if your past due amount of \$797.78 is not paid by the due date shown on this bill. A reconnection charge will be required. For questions, please refer to your customer pamphlet or call the number shown above.

Important Notice in the middle of the bill explains further. Gives minimum amount to avoid disconnection and the date that it needs to be paid

Meter	Number	Reading From	Reading To	Days	Meter Reading Previous	Meter Reading Present	Usage
Elec	030893951	Jul 16	Aug 13	28	3802	6202	2,400

Bill also gives records describing customers account

Electric - Residential		Current Billing	
Usage -	2,400 kWh	Amt Due - Previous Bill	\$ 846.72
Duke Energy - Rate RSN0	\$ 233.23	Payment(s) Received	298.50
Current Electric Charges	\$ 233.23	Late Payment Charge(s)	6.54
		Balance Forward	554.76
		Current Electric Charges	233.23
		Taxes	16.33
		Current Amount Due	\$ 804.32

PLEASE NOTE: Our records indicate that your previous bill was not paid in full. As a result, you have been removed from your agreement. The entire agreement balance is now due.

States at bottom of the bill due date and amount due with disconnection notice

DISCONNECT NOTICE	
Due Date	Amount Due
Sep 18, 2015	\$ 804.32

Average Cost: \$ 0.0972 per kWh

Door tag example:

Versión en español al dorso.



## We stopped by today.

Duke Energy was here today.

Date: \_\_\_\_\_ Time: \_\_\_\_\_

- |   |   |
|---|---|
| <input type="checkbox"/> Checked voltage              | <input type="checkbox"/> Repaired the outdoor light |
| <input type="checkbox"/> Changed meter                | <input type="checkbox"/> Replaced transformer       |
| <input type="checkbox"/> Checked energy consumption   | <input type="checkbox"/> Shut off the meter         |
| <input type="checkbox"/> Installed a meter            | <input type="checkbox"/> Turned on the meter        |
| <input type="checkbox"/> Located underground          | <input type="checkbox"/> Trenched in underground    |
| <input type="checkbox"/> Hooked up new service        | <input type="checkbox"/> Tested the meter           |
| <input type="checkbox"/> Read over meter to your name | <input type="checkbox"/> Re-read meter              |
| <input type="checkbox"/> Other _____                  |   |

- Your electric service was disconnected today.** This action was taken since your payment was not received by the due date. Once sufficient payment has been made, service will be restored within one business day during normal business hours, Monday through Friday.
- Your account is past due.** Disconnection will be made without further notice if your account is not settled immediately.
- Due to extreme weather temperatures, disconnection of your service is being postponed.** Disconnection will be made without further notice if your account is not settled immediately.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

Typical customer feedback includes:

- Customer asked to highlight the most and least important portions of the bill.
- Feedback about the usage graph and what would make it more valuable.
- Exploration into the acceptance of color bills and preference for using recycled paper.
- Exploration into the acceptance of new technologies like on-serts and Quick Response (QR) codes.
- Open space for customer to provide additional comments.

Questions do not differ between paper and electronic customers as the bill layout is the same. Trends and analysis are separated by electronic and paper customers.

35. What are the selection criteria for focus groups providing input on billing formatting and education?

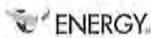
Duke has not recently engaged focus groups due to the high costs of assembling multiple focus groups.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

N/A

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

Duke does not currently provide on-serts as part of our bill.



REMINDER NOTICE

Account Number 1234-5678-01-1 VI 15

Due Date	Amount Due
Oct 14, 2015	\$ 206.99

For less detailed billing information on your monthly bill, check box on right

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
HelpingHand Contribution Amount Enclosed  
(for Customer Assistance)

JOE CUSTOMER  
1 MAIN ST  
PLAINFIELD IN 46168

PO Box 1326  
Charlotte NC 28201-1326

900 00000206997

101420159 00000209198

REMINDER NOTICE

PLEASE RETURN THE TOP PORTION WITH YOUR PAYMENT

Page 1 of 2

Name /Service Address	For Inquiries Call	Account Number
JOE CUSTOMER 1 MAIN ST PLAINFIELD IN 46168	Duke Energy 1-800-521-2232	1234-5678-01-1

Mail Payments To	Account Information
PO Box 1326 Charlotte NC 28201-1326	Payments after Sep 22 not included Bill prepared on Sep 22, 2015 Next meter reading Oct 20, 2015

REMINDER - Did you overlook paying last month's bill? Unless you paid your bill recently, please give this your prompt attention.

Meter	Number	Reading Date From To	Days	Meter Reading Previous	Meter Reading Present	Usage
Elec	987654321	Aug 19 Sep 21	33	20255	20811	556

Electric - Residential	
Usage -	556 kWh
Duke Energy - Rate RSN0	\$ 73.36
<b>Current Electric Charges</b>	<b>\$ 73.36</b>

Current Billing	
Amt Due - Previous Bill	\$ 124.98
Late Payment Charge(s)	3.51
<b>Balance Forward</b>	<b>128.49</b>
Current Electric Charges	73.36
Taxes	5.14
<b>Current Amount Due</b>	<b>\$ 206.99</b>

Taxes	
Taxes	\$ 5.14

Average Cost: \$ 0.1319 per kWh

REMINDER NOTICE

Due Date	Amount Due	Alter
Oct 14, 2015	\$ 206.99	Oct 14, 2015
		\$ 209.19

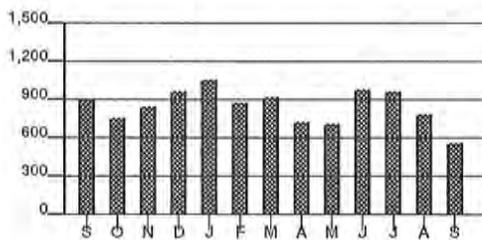


Name	Service Address	Account Number
Joe Customer	1 MAIN ST PLAINFIELD IN 46168	1234-5678-01-1

Explanation of Current Charges		
<b>Electric Meter -</b> 987654321	<b>Duke Energy</b> Rate RSN0 - Residential Service	
kWh Usage - 556	Connection Charge	\$ 9.40
Aug 19 - Sep 21 33 Days	Energy Charge	
	300 kWh @ \$ 0.09294500	27.88
	256 kWh @ \$ 0.05417800	13.87
	Rider 60 - Fuel Adjustment	
	556 kWh @ \$ 0.01418800	7.89
	Rider 61 - Coal Gasification Adj	
	556 kWh @ \$ 0.01267300	7.05
	Rider 62 - Pollution Cntl Adj	
	556 kWh @ \$ 0.00358100	1.99
	Rider 63 - Emission Allowance	
	556 kWh @ \$ 0.00008400	0.05
	Rider 66-A - Energy Eff Adj	
	556 kWh @ \$ 0.00323700	1.80
	Rider 66 - DSM Ongoing	
	556 kWh 0.00000000	0.00
	Rider 67 - Cinergy Merger Credit	
	556 kWh @ \$ 0.00052600cr	0.29cr
	Rider 68 - Midwest Ind Sys Oper Adj	
	556 kWh @ \$ 0.00141800	0.79
	Rider 70 - Reliability Adjustment	
	556 kWh @ \$ 0.00044500	0.25
	Rider 71 - Clean Coal Adjustment	
	556 kWh @ \$ 0.00481700	2.68
	<b>Total Current Electric Charges</b>	<b>\$ 73.36</b>

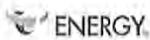
Explanation of Taxes		
<b>Taxes</b>	Indiana State Tax	\$ 5.14
	<b>Total Taxes</b>	<b>\$ 5.14</b>

kWh Electric Usage



Calculations based on most recent 12 month history  
 Total Usage 10,156  
 Average Usage 846

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
<b>Electric</b>	900	756	844	967	1,053	880	922	723	712	988	965	790	556



Account Number 1234-5678-01-1

BL 13

For more detailed billing information on your monthly bill, check box on right

Due Date	Amount Due
Oct 12, 2015	\$ 75.14

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
 HelpingHand Contribution Amount Enclosed  
 (for Customer Assistance)

JOE CUSTOMER  
 1 MAIN ST  
 PLAINFIELD IN 46168

PO Box 1326  
 Charlotte NC 28201-1326

900 00000075140

101220150 00000077259

PLEASE RETURN THE TOP PORTION WITH YOUR PAYMENT

Page 1 of 1

Name /Service Address	For Inquiries Call	Account Number
JOE CUSTOMER 1 MAIN ST PLAINFIELD IN 46168	Duke Energy 1-800-521-2232	1234-5678-01-1

Mail Payments To	Account Information
PO Box 1326 Charlotte NC 28201-1326	Payments after Sep 18 not included Last payment received Sep 11 Bill prepared on Sep 18, 2015 Next meter reading Oct 16, 2015

Meter	Number	Reading Date From	To	Days	Meter Reading Previous	Present	Usage
Elec	987654321	Aug 18	Sep 16	29	4800	5323	523

Electric - Residential	
Usage -	523 kWh
Duke Energy - Rate RSN0	\$ 70.22
<b>Current Electric Charges</b>	<b>\$ 70.22</b>

Current Billing	
Amt Due - Previous Bill	\$ 325.24
Payment(s) Received	325.24cr
<b>Balance Forward</b>	<b>0.00</b>
Current Electric Charges	70.22
Taxes	4.92
<b>Current Amount Due</b>	<b>\$ 75.14</b>

Taxes	
Taxes	\$ 4.92

PLEASE RETAIN THIS STATEMENT FOR YOUR RECORDS: Receipt Number 3189648. \$180.00 has been received as a security deposit for your account on 09/11/2015.

Average Cost: \$ 0.1343 per kWh

Due Date	Amount Due	After Oct 12, 2015
Oct 12, 2015	\$ 75.14	\$ 77.25



# Indiana American Water

## Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

Much of the information appearing on a utility invoice is driven by regulations. This may limit the amount of 'real estate' available on the bill for information that consumers find useful or the utilities' ability to display the information in a format which is more desirable for customers.

For American Water, we underwent a bill modification in 2013 by moving to a larger, standard 8.5 x 11 bill and, while most information remained in the same location, we gave the bill a more professional and updated look. Color and different font sizes were used to highlight important information such as amount due and date due. Although we did not do focus groups specifically on these changes, we did speak with customer service representatives on the bill features in which customers most often made positive or negative comments.

Efforts are currently underway to determine the best options for gathering consumer feedback about many aspects of our business, including bill presentment.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

There is no difference in the look for the bill between residential and non-residential customer classes. We do have minor differences for budget billing, collective billing and customers who have more than one meter associated with their account.

3. Can "dummy" copies of each type of your customer bills be provided?

Yes, we are able to produce mock up's of American Water bills. Informational material was created prior to roll out of the new bill format in 2013 which provides an overview of what is changing and how to read the new bill.

4. Is there a billing template or standard vendor used by REMCs or municipals?

Not applicable to us.

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

Bill formatting and printing is complex because of the many variables that must be considered. This includes scenarios such as multiple meters, meter changes, corrected billing, changes in pricing during a rate change, collective/group billing, services billed, budget billing, installment plans, adjustments, charges and payments transferred, etc. Every scenario and every rate structure must be mapped out and programmed.

# Indiana American Water

## Response to Consumer Group Questions

Because most utilities use a “print vendor” for bill printing and mailing, there are also costs associated with setup of the new bill format with the print vendor. Depending on the complexity of the services, rates and programs offered, it can easily take a utility two years to produce a new bill format.

6. What do you provide when a consumer asks for a detailed bill?

All American Water invoices (bills) provide detail for every component of the bill charge including the calculation used to arrive at the charge amount.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

All customers receive detail on all charges on their bill and the electronic bill presentment is an exact replication of the paper bill.

8. What portion of your retail customer base has requested electronic billing over the last three years?

In Indiana, approximately 19,523, or 6.54% of our customer base has requested electronic billing. Also, more than 95,000 customers (nearly one third) in the state have signed up for Web Self Service, which allows customers to view and pay their bills, sign up for automatic payment, update their contact information and schedule appointments to turn water service on or off.

9. What portion of your retail customer base has requested detailed billing over the last three years?

Not applicable since it is already provided.

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Unless there are excessive line items on the bill, as in the case of a bill correction, the invoice contains a “convenient payment options” box. Electronic billing customers would see the same image on the eBill.

American Water also includes information on the company’s website about how to pay a bill including third-party processing locations where a payment can be made in person. Periodic bill inserts, and social media and website posts also include this information.

11. Is the format of your utility’s electronic bill the same as the format of the paper bill? If not, how do they differ?

Exact mirror image including bill inserts

# Indiana American Water

## Response to Consumer Group Questions

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

All customers see the same amount of detail on their bills.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

Information about the charges contained on the bill are available on the AW website. Through our bill redesign and the additional space now available, we have attempted to remove confusing jargon and abbreviations to assist with understanding the bill components.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Billing inquiries are the 2<sup>nd</sup> most common reason why customers contact American Water. Requests to start and stop service are #1.

Top five reasons for bill inquiry:

- Believe bill is too high
- Don't understand how to read the bill (questions about billing period, amount owed, due date)
- Bill contains correction to previously billed charges (cancel/rebill; credit or debit adjustment)
- Rate Changes
- Request an adjustment due to leak

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes, all charges are itemized as single line items along with the calculation. Calculations are either based on consumption, a flat charge based on service or meter size or a percentage of another component of the bill.

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

We do include this information on the bill where they are clearly visible and also routinely promote the different methods through bill inserts, social media, and on our website.

# Indiana American Water

## Response to Consumer Group Questions

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Bill inserts and bill messages are the most common methods for customer communication, however as indicated above, we also use social media, our website and occasionally issue press releases when significant changes are made.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

American Water does not offer walk in customer service at its offices in Indiana. However, there are locations such as grocery stores, banks and other retail establishments who have equipment to process a payment in real time. A listing of these locations can be found on the Indiana American website. This information can also be obtained over the phone by entering the customer's zip code.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Bill messages and special inserts are the most common method to communicate these changes. Non-bill communication methods include news releases and newspaper articles, information on the company website and town hall type meetings.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Same as for paper bills—customers who take advantage of electronic billing can view these materials when they view their bills online.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

Each is itemized on the bill along with how calculated (rate x consumption or rate x unit)

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

Payment for multiple services follows payment allocation rules within our customer information system. We do not encourage or advertise the ability to apply payment to only one service. Collection of delinquent bills is based on the account balance, not the

# Indiana American Water

## Response to Consumer Group Questions

balance of individual services.

23. Do you use bills to communicate energy efficiency methods and information?  
How do you communicate when the consumer is receiving an electronic bill?  
How often do you communicate about your energy efficiency programs?

Water related conservation items and special programs are typically communicated through bill inserts, advertising, distribution of educational and promotional materials at festivals and other grass roots opportunities, wraps on company vehicles, and online internet advertising in communities served by Indiana American Water.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

We do include a graph of consumption over a rolling 13-month period and break out the two components (fixed and volume used) on the bill.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

We have information available on our website regarding bill makeup and also have mock bills available if customers request them. We are currently working on an insert that will begin going out to new customers.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

On average, 43% of the customers signed up for Web Self Service sign in each month. We do not record what they look at after signing in.

27. What are the benefits of electronic billing?

The primary benefits are the ease of viewing by customers more inclined to view/respond to electronic communications and an overall reduction in the cost for the utility.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Payment agreements are represented by a line item on the bill and denoted as an "installment plan." The due date of the installment is aligned with the due date of the other bill charges.

# Indiana American Water

## Response to Consumer Group Questions

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Around 3% of customers are on budget billing plans. This option is not especially popular with water and wastewater consumers where use is not as significantly impacted by temperature and season as some other types of utilities.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions? i

Currently do not offer the billing statement in other languages. Braille and large print bills are available upon request.

31. How many Spanish speaking calls do you receive per year?

Through September of this year (2015), Indiana American Water had received 653 Spanish calls to the customer service center---or approximately 1/5 of one percent of the calls received.

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

Although Indiana American Water does not have trackers related to its bills, it does go above and beyond what is required to communicate with customers regarding the details of their bills. We provide talking points to all customer service representatives each time there is a change in customer bills or policies. These are available to customer service representatives through our online call system.

We also routinely use a number of other communication tactics to communicate changes to customers based on the subject, including bill inserts, bill messages, door hangers, direct communication with elected officials and stakeholders/large use customers and through news releases issued to local and state media outlets.

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

Delinquency over a certain dollar threshold is communicated through phone contact by outsourced collection representatives. Disconnection notices may be mailed, email (if an electronic bill customer) or physically posted at the property.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

# Indiana American Water

## Response to Consumer Group Questions

No formal surveys have been conducted—see response to question 35 for more detail.

35. What are the selection criteria for focus groups providing input on billing formatting and education?

We performed two focus groups in northwest Indiana in March 2013 that included discussion on a number of topics, including customer satisfaction, the value of water, customer awareness on what makes up the typical bill, types of communication methods, etc. These focus groups were coordinated by a third-party professional survey group and customers were randomly selected and paid a nominal amount to participate.

We did not perform specific focus groups prior to making changes to our bills in 2013 however we did incorporate customer feedback into the decision making process based on ongoing results and customer input from our regular customer surveys performed throughout the year by our company and by engaging our customer service representatives.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

Not applicable to us.

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

Not applicable to us—we have not used these.



# INDIANA AMERICAN WATER

PO Box 94551, Palatine IL 60094-4551

For Service To: 100 ANYWHERE STREET

Check this box for address changes and note new address on back.

**FIRST and LAST NAMES**  
100 ANYWHERE STREET  
GREENWOOD, IN46142-3831

<b>1</b>	<b>Account Number</b>	0000-00000000000
	<b>Due Date</b>	March 1, 2013
	<b>Total Due</b>	\$43.31
	<b>If Paid After Due Date</b>	\$45.37 after 3/1/13

**Amount Enclosed** \$ Paid electronically. Thank you.

**INDIANA AMERICAN WATER**  
PO BOX 94551  
PALATINE IL 60094-4551



Please return this portion with your payment.

### BILLING PERIOD AND METER READINGS

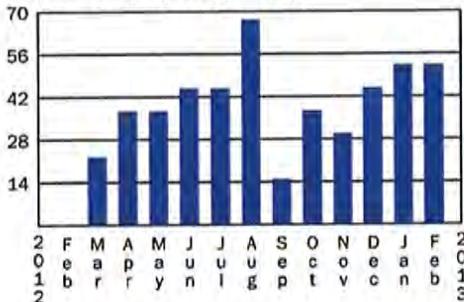
- Billing date: February 11, 2013
- Due Date: **March 1, 2013**
- Billing period: Jan 12 to Feb 11 (31 Days)
- Next reading on or about: Mar 08, 2013
- Customer Type: Residential
- Meter Reading Measurement:  
1 unit = 100 CF or 748 gallons of water
- Billing Measurement: 100 gallons (CGL)

<b>5</b>	<b>Meter No.</b>	92255524N
	<b>Size of meter</b>	5/8"
	<b>Current Read</b>	31 (Actual)
	<b>Previous Read</b>	24 (Actual)
<b>6</b>	<b>Total water used this billing period</b>	7 units (5,236 gallons)

### Total Water Use Comparison (in 100 gallons)

- Current billing period 2013: 52.36 CGL
- Same billing period 2012: 0.00 CGL

### Billed Use Graph (100 gallons)



### BILLING SUMMARY

For Account 000000000000

#### Prior Balance

• Balance from last bill	0.00
<b>TOTAL PAST DUE AMOUNT</b>	<b>0.00</b>

#### Current Water Service

• Customer Service Charge	14.05
• Water Usage Charge (\$0.434890 x 52.36)	22.77
• <b>Total Water Service Related Charges</b>	<b>36.82</b>

#### Fire Service

• Public Fire Protection Surcharge	4.12
• <b>Total Fire Service Related Charges</b>	<b>4.12</b>

#### Other Charges

• Distribution System Improvement Charge (36.82 x 2.12%)	0.78
• <b>Total Other Charges</b>	<b>0.78</b>

#### Taxes

• State Sales Tax	1.59
• <b>Total Taxes</b>	<b>1.59</b>

#### TOTAL CURRENT CHARGES

43.31

### TOTAL AMOUNT DUE

**\$43.31**

- Pay your bill online:** [www.water.paymybill.com](http://www.water.paymybill.com)
- Pay by phone:** 24-hours a day, every day at 1-888-422-5269
- Pay in person:** Residential customers may obtain a listing of payment locations by visiting [www.amwater.com/myh2o](http://www.amwater.com/myh2o)
- Pay by mail:** Remit your payment to the address shown above

### Important messages from Indiana American Water

- This area will be used for important messages from American Water
- The due date pertains to current charges only. Any past due balance should be paid immediately.
- Copies of your annual water quality report (Consumer Confidence Report) can be obtained by visiting our website printed at the bottom of this bill.
- Need to update your contact information? Check out our self service options at [www.amwater.com/myH2O](http://www.amwater.com/myH2O)

# New, Improved Bill Format Coming in 2013!



## Simplified design. Easier to understand. Better line item descriptions. More information.

We're changing the look of our bills. The new bill format makes it **easy to find the information** you care about most, including a comprehensive bill summary with improved line item descriptions, a description of payment options, water use data and comparisons and more. We've also **simplified** the bill by removing redundant information.

### Improved billing capabilities

We've also improved our billing capabilities and flexibility. We can now provide multiple-page statements (up to four pages) if needed to allow for better communications related to adjustments, budget billing, group billing and multi-meter accounts. Previously, we had to send a separate letter of explanation or bill in these instances. Now, we can incorporate the explanation with the bill. Plus, many of these processes will be automated versus manual, improving our efficiency in managing these special accounts.

### Bill Enhancement Highlights

- The new bill format has been patterned after the look and feel of the current bill to help customers find familiar key elements, however, we have incorporated several bill enhancements that will improve the customer experience:
- The new bill will be a more standardized size (8 ½" x 11" page size and #10 envelope) which is currently being used by many utilities/companies. The former bill was a non-standard size of 7 x 14 inches. This will allow us to widen our prospects for billing vendors in the future.

### Improvements to bill payment coupon

1. With your new bill, you will also have a **new account number**. If you pay your bill electronically through your bank's electronic payment program, please be sure to update your account number with your bank so that your payment is processed in a timely manner. If you are enrolled in the American Water automatic payment program, this information will be automatically updated.
2. Added amount due if paid after the due date. Customer no longer needs to calculate this.
3. Space is provided to insert amount of payment enclosed. For residential customers who are enrolled in the company's EFT program, it will say, "Paid electronically. Thank You." in this space vs. "electronic" to make it clear that the bill is paid, and no further action is needed.

### Billing Period/Summary Portion

4. Removed repetitive information that is already provided on the payment coupon (i.e., service address and account number)
5. Incorporated a chart with key meter information.
6. Standardized our unit of measurement. All customers are now billed in units of 100 gallons. Previously, some customers were billed in cubic feet.
7. Total water use amounts provided to complement graph.  
NOTE: The usage graph will be suppressed for customers enrolled in budget billing, as we will provide additional details on the statement related to budget billing in that space (i.e. billed to date, actual, date budget year ends and more, so that customers on budget billing will be able to prepare for any differences at the end of the budget-billing year).

### Billing Summary

8. Used bolding and formatting to better highlight important bill details and clearly show the past, current and total amount due.
9. Removed repetitive information (i.e., billing date)
10. Improved line item descriptions. A wider bill allowed us to incorporate better descriptions and reduce the use of abbreviations and acronyms. We also standardized the line item descriptions across the business to improve efficiencies.
11. Logically grouped line items into categories to assist customers in understanding what services the charges are going toward.
12. Provides the calculation for the water usage charge (cost per unit of measure (as indicated in the left column) multiplied by the number of gallons of water used (measured in hundreds of gallons). NOTE: For meters that are read in cubic feet, the amount of water used is converted to hundreds of gallons to make the bill more customer-friendly. Your water bill can be one of your best conservation tools. Knowing how to read and interpret your water use can help you understand your consumption, identify water-saving opportunities, detect possible leaks, and even save money!
13. Created a category for taxes and other charges, many of which are paid to other organizations, not Indiana American Water.
14. Listed convenient payment options (when space allows).



October 29, 2015

Commissioner James Huston  
Indiana Utility Regulatory Commission  
101 W. Washington Street, Suite 1500E  
Indianapolis, IN 46204

RE: IURC Billing Symposium

Dear Commissioner Huston:

Thanks to you and the IURC staff for your work to organize the IURC Billing Symposium to be held next week in Indianapolis. The Indiana Association of Cities and Towns represents nearly all of the 567 municipalities in the state of Indiana on municipal issues ranging from taxation, public safety, economic development, environmental, roads and streets, etc.

The utility services that cities and towns provide vary from municipality to municipality. Many provide water, sewer, and storm water. Seventy two municipalities provide electric service and a few provide gas. The billing practices in each municipality varies. Local officials, via ordinance and policy, have home rule authority to establish billing practices that meet the needs of their community, but they must do so with the constraints of keeping rates and taxes as low as possible.

We look forward to the opportunity to share any helpful information that comes out of the symposium that would benefit our members.

Sincerely,

A handwritten signature in black ink, appearing to read "M. Greller".

Matthew C. Greller  
Executive Director



**Indiana Association of Cities and Towns  
Member Bill Example**



TOWN OF MCCORDSVILLE  
 6280 W 800 N  
 MCCORDSVILLE, IN 46055  
 (317) 335-1044 Email: [umail@mccordsville.org](mailto:umail@mccordsville.org)

Book: [redacted] Account: [redacted] Bill Date: 08/27/2015

DUE BY: 09/15/2015 Amount Due: \$ 55.50

ACH Automatic Payment, Do Not Pay: [redacted]

DUE AFTER: 09/15/2015 Amount: \$ 61.05

[redacted]  
 [redacted]  
 MCCORDSVILLE IN 46055

Service Address  
 6891 N LAREDO DR  
 MCCORDSVILLE IN 46055

\*\*\* Return this portion with your payment \*\*\*

Book: [redacted] Account: [redacted]	Activity	Serv Code	Service Description	Charges
Service Address [redacted] MCCORDSVILLE IN 46055	Prev Balance	07/30/2015		55.50
	PENALTY			.00
	Adjustment			.00
From: 07/31/2015	PAYMENT	08/15/2015		55.50
To: 08/31/2015	Net Balance			.00
Bill Date: 08/27/2015	Bill	SW1	1.00 EDU	48.00
Due Date: 09/15/2015	Bill	STW	STW-1 MONTHLY RES.	7.50
			Total New Charges	55.50
MARK YOUR CALENDERS FOR TOWN EVENTS SEP 19 FROM 12-2 TOUCH A TRUCK SEP 26 FROM 12-4 HARPER'S BEST OF MUTTS SHOW  SEP 19 FROM 12-2 TOUCH-A-TRUCK SEP 26 FROM 12-4 HARPER'S BEST OF MUTTS				
	DUE BY:	09/15/2015	ACH CUSTOMER	55.50
	DUE AFTER:	09/15/2015		61.05

If the account is more than 30 days past due water-shut off will be scheduled.  
 Approved by State Board of Accounts for the Town of McCordsville, 2012.

We accept the following credit and debit cards for a one time only payment with an additional fee of \$2.95\*

\_\_\_ Visa \_\_\_ MasterCard \_\_\_ Discover Email address to send confirmation: \_\_\_\_\_

Card Number: \_\_\_\_\_ Expiration: Month \_\_\_\_\_ Year \_\_\_\_\_

Billing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Payment amount before fee: \$ \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Phone: \_\_\_\_\_

## START ACH draft for monthly payment with no additional fees.

*RETURN THIS PORTION BEFORE THE 9th OF THE MONTH.*

I (we) hereby authorize Town of McCordsville, to initiate monthly debits from the financial institution listed below. This authority will remain in full force until the Town of McCordsville receives written notification from the customer to terminate. Written notification must be received on the 9th of the month to assure your account will not be drafted on the 15th of the month.

Customer Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

Utility Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Signature: \_\_\_\_\_

Financial Institution: \_\_\_\_\_

Checking: \_\_\_\_\_ Savings: \_\_\_\_\_

Routing number: \_\_\_\_\_

Account number: \_\_\_\_\_

John Smith  
1234 NW Center Street  
Anytown, OR 20000

PAY TO THE ORDER OF \_\_\_\_\_ \$ 23.14  
DOLLARS

ANYTOWN BANK  
Anytown, OR 20000

Routing number: 120301010  
Account number: 1234

Do NOT include the check number.

## Have you moved, changed your phone number or have a new email address ?

Please provide your new address or telephone number and return this portion with your payment. Your records will be updated on request.

Effective Date: \_\_\_\_\_ Account Name: \_\_\_\_\_

New Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Signature: \_\_\_\_\_ New Email Address: \_\_\_\_\_

## Remit Payments to:

**McCordsville Utility**  
6280 W 800 N  
McCordsville, IN 46055

## UNDERSTANDING YOUR BILL:

### Codes

STW Stormwater Residential Monthly  
ST1 Stormwater Residential Non Sewer Semi-Annually  
ST3 Stormwater Agricultural Annual  
ST5 Stormwater Pond Credit  
ST7 Stormwater Residential Additional Acreage

SW1 Sewer Monthly  
ST2 Stormwater Undeveloped Annual  
ST4 Stormwater Commercial Monthly  
ST6 Stormwater Commercial Small

### PAYMENTS:

Payments must be received on or before the due date each month. We will accept cash, personal checks, money order, credit/debit cards\* as forms of payment. We also offer ACH (Automated Clearing House) where it is directly taken out of your checking/savings account (see above). Payments can be made in person at our office, by placing payments in our 24 hour access drop box, by mail, over the phone\* and online\*. Please note: When making a payment online or over the phone it will take 24 hours for payment to be applied to account.

**We will not accept CASH payments after 2:00 p.m.**

### RETURN PAYMENTS:

If any payment is returned for any reason a fee of \$30.00 will be added to your account.

### PENALTY:

Stormwater/Sewer penalty of 10% of the billed amount is charged if payment in full is not received in our office by the due date.

### UNPAID BILLS:

The Utility reserves the right to discontinue service for non-payment of a bill. If payment is not received before the 2nd Tuesday following the due date, a water shut off work order will be completed and sent to Citizen's Energy. A \$45.00 work order fee will be added to the total amount due and payable before water will be turned back on. Payment must be made by Cash or Credit/Debit Card (personal checks will not be accepted). If payment is still not made, a lien may be placed on the property.

### DISPUTING YOUR BILL:

If you believe this amount is in error, you may request a hearing before the Town's Account Review Officer. The request must be made in writing before the earliest possible date of termination of water process, as specified in this notice. You are not entitled to dispute the amount of all or part of an amount if all or part of the amount(s) was subject of a previous dispute.

\* There is an additional fee for using this method of payment. The fee is \$2.95 per \$200.00 payment.

**Indiana Electric Cooperative  
Member Bill Examples**



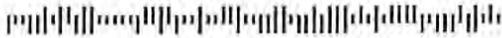
Your Touchstone Energy® Partner

86 N. County Rd. 500 E.  
P.O. Box 309  
Danville, IN 46122-0309

Office Hours: 7:30 a.m. - 4:30 p.m. Mon. - Fri.  
Day or Night: (317) 745-5473 or 1-800-876-5473  
www.hendrickspower.com

1106 1 AV 0.388  
SAMPLE BILL  
123 MAIN STREET  
DANVILLE IN 46122

4 1106  
C-4 P-10



Payments must be RECEIVED IN OUR OFFICE prior to specified dates to avoid either a late payment charge or disconnection of electrical service for nonpayment.

Failure to receive bill does not exempt you from monthly payment, late charges, or disconnections.

A non-penalty payment period of a minimum of seventeen days follows the billing date.

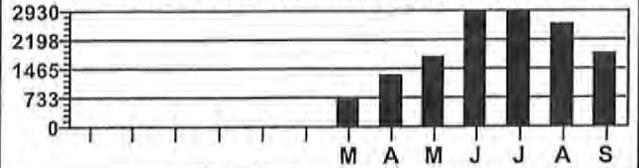
Account is considered paid when payment is received in our office. You should allow 4-5 days for delivery. A late payment may not be reflected on this bill.

NIGHT DEPOSITORY is available for your convenience.

If service is interrupted, check your fuses or circuit breakers. Check to see if your neighbor is off too. Report promptly if you believe trouble is on REMC lines.

WE ARE HERE TO SERVE YOU, PLEASE CALL US IF YOU HAVE ANY QUESTIONS.

YOUR ENERGY USE -- Electric/kWh -- usage last 13 months



ACCOUNT NUMBER	CYCLE	NAME	RATE	BILL TYPE	SERVICE DESCRIPTION			
1234567	3	SAMPLE BILL	RESON	REGULAR	123 MAIN STREET			
SERVICE		ON PEAK KWH USAGE	ON PEAK CHARGE	OFF PEAK KWH USAGE	OFF PEAK CHARGE	METER NUMBER	MULTIPLIER	BILLING DATE
FROM	TO							
09/10/2015	10/10/2015	450	\$46.67	1380	\$129.03	11234567	1.0000	10/16/2015
PREVIOUS BALANCE								402.32
PAYMENT								402.32 CR
ENERGY CHARGE								175.70
WHOLESALE POWER CHARGE								1.95 CR
CONSUMER CHARGE								34.00
SECURITY LIGHT								12.38
TAX								15.41
Call an energy advisor at (317) 745-5473 to check your insulation for free! Take action before winter weather arrives.								
COMPARISONS	Days Service	Total kWh	Avg. kWh/Day	Avg. Temp	CURRENT DUE BY 11/03/2015			
Current Billing Period	30	1830	61	65			235.54	
Previous Billing Period	31	2582	83	74				
Same Period Last Year	0	0	0	0	Amount Due After 11/03/2015		242.35	

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT



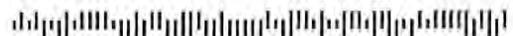
Your Touchstone Energy® Partner

86 N. County Rd. 500 E.  
P.O. Box 309  
Danville, IN 46122-0309

Account Number	1234567
Amount Due	235.54
Amount Paid	
Due Date	11/03/2015
Amount After Due Date	242.35

SAMPLE BILL  
123 MAIN STREET  
DANVILLE IN 46122

HENDRICKS POWER COOPERATIVE  
PO BOX 3197  
MARTINSVILLE IN 46151-3197



# Sample Bill as of 10.29.15

- Actual bill size measures 8.5 x 11 inches.

600116503



86 N. County Rd. 500 E.  
P.O. Box 309  
Danville, IN 46122-0309

Office Hours: 7:30 a.m. - 4:30 p.m. Mon. - Fri.  
Day or Night: (317) 745-5473 or 1-800-878-5473  
www.hendrickspower.com

ANYONE CUSTOMER  
123 MAIN ST  
ANYWHERE, IN 12345



- Account and cycle information shown here. Multiple meters and accounts will also be included here when applicable.

- On Peak use and charge (highlighted) 2:00 - 8:00pm

- Off Peak use and charge (highlighted) 12:00am - 1:59pm and 8:01pm - 11:59pm

- Notifications from Hendricks Power are shown here.

- This table is a comparison of the current month's bill to the previous month and year.

- This portion of the bill is perforated and should be returned with payment.

Payments must be RECEIVED IN OUR OFFICE prior to specified dates for payment change or disconnection of electrical service for non-payment.

Please allow 10 business days for delivery. A late payment may not be reflected on this bill.

Account is considered paid when payment is received in our office. If service is interrupted, check your fuses or circuit breakers. Check to see if your neighbor is off too. Report promptly if you believe trouble is on RECIG lines.

RIGHT DEPOSITORY is available for your convenience.

WE ARE HERE TO SERVE YOU, PLEASE CALL US IF YOU HAVE ANY QUESTIONS.

YOUR ENERGY USE - Electric/MWH - usage last 13 months

ACCOUNT NUMBER	CYCLE	NAME	RATE	REASON	BILL TYPE	SERVICE DESCRIPTION
12345600	3	ANYONE CUSTOMER			REGULAR	123 MAIN ST

SERVICE FROM	SERVICE TO	ON PEAK kWh	ON PEAK kWh SURCHARGE	OFF PEAK kWh	OFF PEAK kWh SURCHARGE	METER NUMBER	MULTIPLIER	BILLING DATE
09/10/2015	10/10/2015	132	\$13.69	526	\$49.18	867654321	1.0000	10/16/2015

PREVIOUS BALANCE  
PAYMENT  
CURRENT ELECTRIC CHARGES  
TAX

125.70  
125.70 CR  
96.17  
6.73

Call an energy advisor at (317) 745-5473 to check your insulation for free! Take action before winter weather arrives.

COMPARISONS	Days Service	Total kWh	Avg. kWh/Day	Avg. Temp
Current Billing Period	30	652	21.73	52
Previous Billing Period	31	874	28.19	72
Same Period Last Year	30	805	26.83	60

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT



86 N. County Rd. 500 E.  
P.O. Box 309  
Danville, IN 46122-0309

ANYONE CUSTOMER  
123 MAIN ST  
ANYWHERE, IN 12345

Account Number	12345600
Amount Due	102.90
Amount Paid	
Due Date	11/03/2015
Amount After Due Date	106.00

HENDRICKS POWER COOPERATIVE  
PO BOX 309  
DANVILLE IN 46122-0309



- Members can view their electric usage from the past 13 months using this bar graph. The letter directly below each bar indicates the month.

- A single total is displayed. This includes the energy charge, wholesale power charge and consumer charge. Detailed information with all charges listed separately is available on Smart Hub and members may request a detailed bill by calling our office if desired.

- Energy Charge represents kilowatt-hours of electricity consumed.

- Wholesale Power Charge represents fees that we incur monthly for purchasing power on your behalf.

- Consumer Charge covers expenses that we incur by maintaining your electric service, meter and administration.

- The return mailing address is preprinted on the statement.



2243 E. Main Street  
Greenfield, IN 46140

Phone #: (317) 462-4417 or (800) 350-9566  
Website: [www.ninestarconnect.com](http://www.ninestarconnect.com)

PAY by PHONE (855) 386-9907

24 HOUR EMERGENCY  
OR POWER OUTAGE: 1-866-305-1270

Smarthub is Ninestar Connect's free online bill payment system for both Electric and Communication customers. If you used E-Bill for Communications and Smarthub for Electric, our former payment systems, you can access the Multi-Industry SmartHub using the same login and password on file.

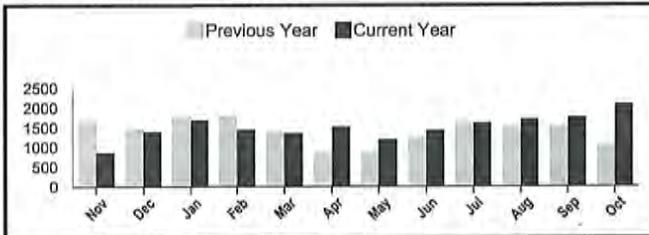
Bill Date 10/13/2015

Page 1 of 1

Account Number		Rate Class		Service Location	
		RESIDENTIAL SERVICE			
Meter Number	Previous Reading	Present Reading	Meter Multiplier	kWh	
21341254	44927	47019	1.0	2092	
Activity Since Last Bill			Current Bill Information		

PREVIOUS BALANCE	\$234.00	BALANCE FORWARD	\$0.00
PAYMENT 09/28/2015 - THANK YOU	234.00 CR	POWER COST ADJ 2,092 kWh x 0.001294	2.71
LATE CHARGE	0.00	ENERGY CHARGE 2,092 kWh x 0.10275	214.95
OTHER ADJUSTMENTS	0.00	DISTRIBUTION FACILITIES CHARGE	35.08
BALANCE PRIOR TO BILLING	\$0.00	STATE SALES TAX	17.69
		VOLUNTARY ROUNDUP	0.57

**TOTAL CURRENT CHARGES \$271.00**



Reading Date From	Reading Date To	Date of Bill		
09/02/2015	10/02/2015	10/13/2015		
COMPARISONS	DAYS	KWH	AVG TEMP	AVG KWH
Previous Month	30	1759	72	59
Current Month	30	2092	70	70
Same Last Year	30	1057	65	35
Avg Cost Per Day: \$8.42				

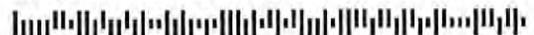
Return this Portion With Your Payment



Account Number	
Account Name	
Service Address	

Cycle	Rate	Bill Type
1	RES	REGULAR
Amount Due		\$271.00
Due By		10/26/2015

NINESTAR CONNECT  
2243 EAST MAIN STREET  
GREENFIELD IN 46140-8135





2243 E. Main Street  
Greenfield, IN 46140  
Phone #: (317) 462-4417 or (800) 350-9566  
Website: [www.ninestarconnect.com](http://www.ninestarconnect.com)

FAY by PHONE (855) 366-9907

24 HOUR EMERGENCY  
OR POWER OUTAGE: 1-866-305-1270

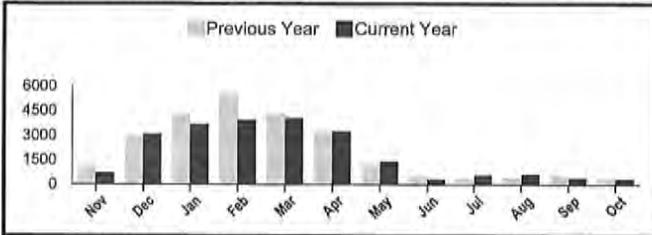
Smarthub is Ninestar Connect's free online bill payment system for both Electric and Communication customers. If you used E-Bill for Communications and Smarthub for Electric, our former payment systems, you can access the Multi-Industry SmartHub using the same login and password on file.

Bill Date 10/13/2015

Page 1 of 1

Account Number		Rate Class		Service Location	
		RESIDENTIAL SERVICE			
Meter Number	Previous Reading	Present Reading	Meter Multiplier	kWh	
23751764	50207	50579	1.0	372	
Activity Since Last Bill			Current Bill Information		

PREVIOUS BALANCE	\$681.66 CR	BALANCE FORWARD	\$882.66 CR
PAYMENT 09/25/2015 - THANK YOU	201.00 CR	POWER COST ADJ 372 kWh x 0.001294	0.48
LATE CHARGE	0.00	ENERGY CHARGE 372 kWh x 0.10275	38.22
OTHER ADJUSTMENTS	0.00	DISTRIBUTION FACILITIES CHARGE	35.08
BALANCE PRIOR TO BILLING	\$882.66 CR	STATE SALES TAX	5.16



**TOTAL CURRENT CHARGES** \$803.72 CR  
**CURRENT BUDGET AMOUNT** \$191.00

Reading Date From	Reading Date To	Date of Bill		
09/02/2015	10/02/2015	10/13/2015		
COMPARISONS	DAYS	KWH	AVG TEMP	AVG KWH
Previous Month	30	399	72	13
Current Month	30	372	70	12
Same Last Year	30	351	65	12
Avg Cost Per Day: \$2.46				

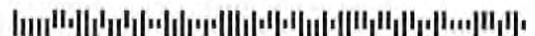
Return this Portion With Your Payment



Account Number	
Account Name	
Service Address	

Cycle	Rate	Bill Type
1	RES	BUDGET
Budget Due		\$191.00
Due By		10/26/2015

NINESTAR CONNECT  
2243 EAST MAIN STREET  
GREENFIELD IN 46140-8135





2243 E. Main Street  
Greenfield, IN 46140  
Phone #: (317) 462-4417 or (800) 350-9566  
Website: [www.ninestarconnect.com](http://www.ninestarconnect.com)

PAY by PHONE (855) 386-9907

24 HOUR EMERGENCY  
OR POWER OUTAGE: 1-866-305-1270

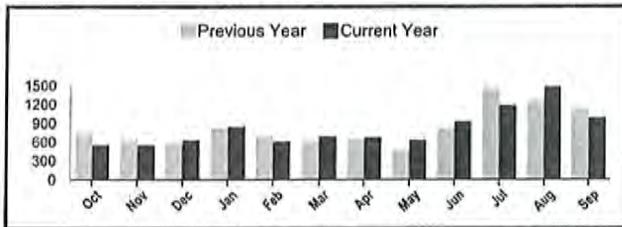
IMPORTANT INFORMATION	
YOUR 2014 CAPITAL CREDIT ALLOCATION:	
COOP	\$96.98
G&T	\$32.88
YOUR TOTAL CAPITAL CREDIT ACCOUNT:	
TOTAL UNRETIRED:	\$1112.27

Bill Date 09/15/2015

Page 1 of 1

Account Number	Rate Class		Service Location	
	RESIDENTIAL SERVICE			
Meter Number	Previous Reading	Present Reading	Meter Multiplier	kWh
23030100	25225	26211	1.0	986

Activity Since Last Bill		Current Bill Information	
PREVIOUS BALANCE	\$303.00	BALANCE FORWARD	\$0.00
PAYMENT 08/26/2015 - THANK YOU	303.00 CR	POWER COST ADJ 986 kWh x 0.001294	1.28
LATE CHARGE	0.00	ENERGY CHARGE 986 kWh x 0.10275	101.31
OTHER ADJUSTMENTS	0.00	SOLAR CREDIT 41 kWh x -0.104044	4.27 CR
BALANCE PRIOR TO BILLING	\$0.00	DISTRIBUTION FACILITIES CHARGE	35.08
		SOLAR AGREEMENT CHARGE	100.00
		STATE SALES TAX	9.64
		VOLUNTARY ROUNDUP	0.96
		<b>TOTAL CURRENT CHARGES</b>	<b>\$244.00</b>



Reading Date From	Reading Date To	Date of Bill		
08/03/2015	09/02/2015	09/15/2015		
COMPARISONS	DAYS	KWH	AVG TEMP	AVG KWH
Previous Month	31	1479	75	48
Current Month	30	986	72	33
Same Last Year	30	1133	75	38
Avg Cost Per Day: \$4.59				

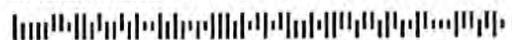
Return this Portion With Your Payment



Account Number	
Account Name	
Service Address	

Cycle	Rate	Bill Type
1	RES	REGULAR
<b>Amount Due</b>		\$244.00
<b>Drafted On</b>		09/26/2015
<b>CREDIT CARD</b>		DO NOT PAY

NINESTAR CONNECT  
2243 EAST MAIN STREET  
GREENFIELD IN 46140-8135



2032050000420002440000024400



2243 E. Main Street  
Greenfield, IN 46140

Phone #: (317) 462-4417 or (800) 350-9566  
website: [www.ninestarconnect.com](http://www.ninestarconnect.com)

PAY by PHONE (855) 386-9907

24 HOUR EMERGENCY  
OR POWER OUTAGE: 1-866-305-1270

**IMPORTANT INFORMATION**  
YOUR 2014 CAPITAL CREDIT ALLOCATION:  
COOP \$93.55  
G&T \$31.72  
YOUR TOTAL CAPITAL CREDIT ACCOUNT:  
TOTAL UNRETIRED: \$500.24

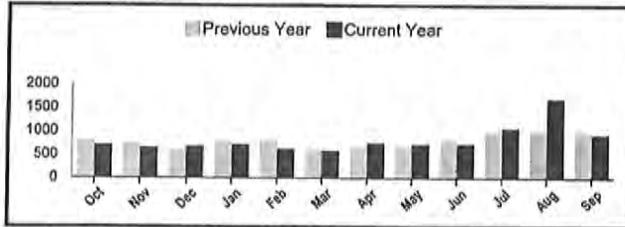
By participating in our Time of Use program you saved \$4.25 this month.

Bill Date 09/15/2015

Page 1 of 1

Account Number		Rate Class		Service Location	
TIME OF USE					
Meter Number	Previous Reading	Present Reading	Meter Multiplier	kWh	
23034455	45324	46252	1.0	929	
Activity Since Last Bill			Current Bill Information		

PREVIOUS BALANCE	\$219.00	BALANCE FORWARD	\$0.00
PAYMENT 08/26/2015 - THANK YOU	219.00 CR	POWER COST ADJ 929 kWh x 0.001294	1.20
LATE CHARGE	0.00	ENERGY CHARGE	
OTHER ADJUSTMENTS	0.00	ON PEAK 114 kWh x 0.279211	31.83
BALANCE PRIOR TO BILLING	\$0.00	OFF PEAK 815 kWh x 0.072848	59.37
		DISTRIBUTION FACILITIES CHARGE	35.08
		STATE SALES TAX	8.92
		VOLUNTARY ROUNDUP	0.60
		<b>TOTAL CURRENT CHARGES</b>	<b>\$137.00</b>



Reading Date From	08/03/2015	Reading Date To	09/02/2015	Date of Bill	09/15/2015
COMPARISONS	DAYS	KWH	AVG TEMP	AVG KWH	
Previous Month	31	1689	75	54	
Current Month	30	929	72	31	
Same Last Year	30	966	75	32	
Avg Cost Per Day: \$4.25					

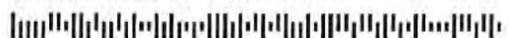
Return this Portion With Your Payment



Account Number	
Account Name	
Service Address	

Cycle	Rate	Bill Type
1	TOU	TIME OF USE
Amount Due		\$137.00
Drafted On		09/26/2015
BANK DRAFT		DO NOT PAY

NINESTAR CONNECT  
2243 EAST MAIN STREET  
GREENFIELD IN 46140-8135



1000067080120001370000013700





Quick Links

- I want to...
  - Pay My Bill
  - Manage My Registered Accounts
  - View Billing History
  - View Usage
  - View Outages/Issues
  - Get Help

View and Manage My Usage

We've improved your usage management tools!

Key Features

Analyze and understand usage trends to find ways to cut back.  
 Create and track a monthly budget to avoid unexpected high utility bills.  
 Set a point or range in time to compare differences in usage.  
 And much more.



Check out all the great My Usage features!

Start Now

Account Overview



Pay all outstanding balances

Make Payment

Electric Accounts

Account  
 NineStar Connect-Electric

Auto Pay Date  
 10/12/2015  
 View Bill

Amount  
 \$0.00

Pay Account

Communication Accounts

Account

Auto Pay Date  
 10/14/2015  
 View Bill

Amount  
 \$84.00

Pay Account

# NORTHEASTERN REMC

A Touchstone Energy® Cooperative

P.O. Box 291  
 Columbia City, IN 46725  
 (260) 244-6111 or (260) 625-3700  
[www.nremc.com](http://www.nremc.com)

<b>Account Number 13719</b>	
Statement Date 10/21/2015 Due Date 11/14/2015	
<b>Billing Summary</b>	
Balance From Last Billing	244.15
Thank You for Your Payment 09/28/15	244.15 CR
Unpaid Balance	0.00
Current Charges	180.85
<b>Amount Due By 11/14/15</b>	<b>\$180.85</b>
<b>Amount Due After 11/14/15</b>	<b>\$186.13</b>

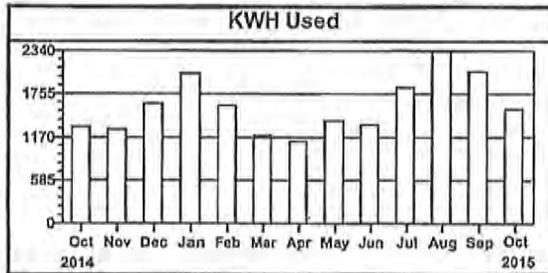
**Messages**

Whether large or small, investments in energy efficiency will help you save! Check out [nremc.com](http://nremc.com) for money-saving tips. Your meter will be read electronically on the 14th of each month.



### Service Details

<b>Service Address</b>	<b>Rate 101</b>	<b>Active</b>
Meter Reading Details	Meter 130237	
Current KWH Reading	10/14/15	17,389
Previous KWH Reading	09/14/15	15,847
Billed KWH Usage(Multiplier: 1)		1,542
<b>Detail of Charges</b>		
Energy Cost		162.16
Service Availability		19.00
POWER COST ADJUSTMENT		(12.14)
State Sales Tax		11.83
Total Current Charges		180.85



	Days Served	Total KWH	Avg KWH Per Day	Cost Per Day
<b>Current</b>	30	1,542	51	\$5.63
<b>One Year Ago</b>	30	1,295	43	\$5.17
<b>Two Years Ago</b>	30	1,470	49	\$5.62

**PLEASE DETACH AND RETURN THIS PORTION WITH PAYMENT**

Your payment may be processed electronically.

Cycle 02

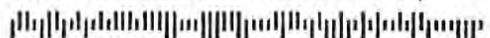
<b>Account Number</b>	13719
<b>Statement Date</b>	10/21/2015
<b>Amount Due By 11/14/2015</b>	\$180.85
<b>After 11/14/2015</b>	\$186.13

PLEASE INDICATE CHANGE OF ADDRESS/ PHONE NUMBER HERE.

MAILING ADDRESS		
CITY	STATE	ZIP
LOCATION PHONE NUMBER ( )	OTHER PHONE NUMBER ( )	
EMAIL ADDRESS		

Make Check Payable To:

Northeastern REMC  
 PO Box 291  
 Columbia City, IN 46725-0291



Yes, please enroll me in the Operation RoundUp program

**Northeastern REMC**  
4901 East Park 30 Drive  
P.O. Box 291  
Columbia City, IN 46725-0291

Office Hours: 7:30 A.M. to 4:30 P.M. Monday Through Friday  
Columbia City (260) 244-6111 Fort Wayne (260) 625-3700  
www.nremc.com

### Service Availability Charge

The Service Availability charge is the minimum amount each member is charged monthly and covers a portion of the fixed costs Northeastern REMC incurs to have electric service available to your home or business. These costs include substations, poles, power lines, transformers, meters, taxes and administrative expenses.

### Call Before You Dig - FREE line locating - Call 811

If you plan on doing any digging on your property, whether to plant a tree or for any construction projects, please call 811 at least two full business days prior to any digging to have all underground utility lines located and marked on your property. This free service locates all underground utilities, including electric. This one simple phone call could save you money, injury, or even your life.

### Power Outage/Service Interruption

If your electricity goes off, check your main electrical panel to see if a breaker has tripped or a fuse has blown. If the problem is not in your main panel, call Northeastern REMC at (260) 625-3700 or (260) 244-6111, or log into your account and report it online. You can view the status of any outage within our service area on the "real time" map found on our website - nremc.com.

### Paying Your Bill

Bills can be paid at our office, by mail, automatically through your bank or credit card account, over the phone 24 hours a day/seven days a week, at all Wal-Mart stores, or electronically through our website - nremc.com. Payments are considered "received" when they arrive at our office.

**Paying online is easy!** Go to nremc.com and click on the SmartHub logo or "Make a Payment" page. You can choose to pay your electric bill with VISA, MasterCard or your checking account. **SmartHub** is a convenient and quick way to stay connected to Northeastern REMC using the internet. You can check your electricity usage, confirm your due date, pay your bill, report an outage, and stay up-to-date... all from a web browser, iPhone, iPad or Android device. To download the free SmartHub app for your mobile device, simply search "SmartHub" in the Apple App Store or in the Android Market. Managing your electric account just got a whole lot easier!

**Go Green - Go Paperless!** Sign up for PAPERLESS BILLING on our website. Receive an email or text message when your bill is ready to be viewed online, choose your payment method, and your transaction is processed immediately. Together we can do something great for the environment!

**Auto-pay your bill...**consider our recurring AUTOPAY program. Have your bill automatically deducted from your savings, checking or Mastercard/Visa account each month to ensure worry-free payment. Log into your account online and sign-up or request a form from a member services representative at (260) 625-3700 or (260) 244-6111.

Please detach and include this portion of the statement with your payment.

## NORTHEASTERN REMC

A Touchstone Energy® Cooperative



P.O. Box 291  
Columbia City, IN 46725

www.nremc.com

### PAYMENT TERMS

This bill is based on a non-penalty period of 17 calendar days. If payment is not in our office by the due date shown on the bill, a late charge will be added.

**IF CLOSING ACCOUNT, PLEASE CALL OUR OFFICE AT (260) 244-6111 OR (260) 625-3700.**

YNN

# Johnson County REMC

A Touchstone Energy® Cooperative

P.O. Box 309  
Franklin, IN 46131

750 International Drive  
Hours: 7:30 a.m. to 4:30 p.m.  
Monday through Friday

www.jcremc.com  
custservice@jcremc.com  
(317) 736-6174

5 2054  
C-9 P-10

IR  
3-3608

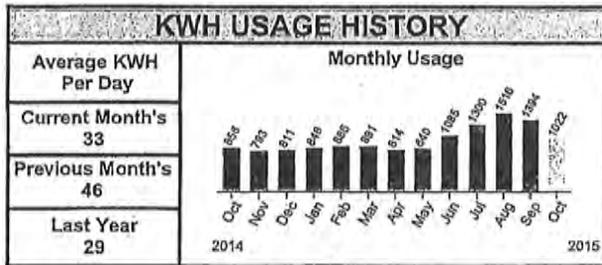


Account Nbr:	2015					
Service Addr:						
Service Description:						
Rate: RESIDENTIAL SEASONAL	Bill Type: REGULAR					
Meter #	Previous Reading	Present Reading	Multiplier	kWh Used	Demand	Power Factor
73182925	836	1858	1.0000	1022		
Service From 09/11/2015 to 10/12/2015					Days	31
Current Billing Disconnect Date 11/24/2015						



Scan this barcode at our Kiosk to access your account.

Generation/Transmission	Distribution	Other Charges/Credits
Energy Generation: \$84.82	Facility Charge: \$28.75	
Energy Transmission: 14.02	Distribution Charge: 13.16	
Power Cost Tracker: 3.22		
<b>Total Gen/Trans: \$102.06</b>	<b>Total Distribution: \$41.91</b>	



### Billing Summary

Previous Balance:	\$198.92
Payment(s) - Thank You:	198.92 CR
Balance Forward:	\$0.00
Current Charges:	\$143.97
Sales Tax:	10.08
<b>TOTAL AMOUNT DUE:</b>	<b>\$154.05</b>

Retain this portion for your records  
Detach and return this portion with your payment

# Johnson County REMC

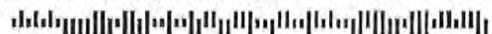
A Touchstone Energy® Cooperative

Account Number:  
Account Name:

Current Charges Due By 11/09/2015	\$154.05
Current Charges Due After 11/09/2015	\$158.88

Please make check payable to Johnson County REMC.

JOHNSON COUNTY REMC - PAYMENT CENTER  
PO BOX 7131  
INDIANAPOLIS IN 46207-7131



Scan this barcode at our Kiosk to access your account.

2342103791140001588800015405

NNNN

# Johnson County REMC

A Touchstone Energy® Cooperative

P.O. Box 309  
Franklin, IN 46131

750 International Drive  
Hours: 7:30 a.m. to 4:30 p.m.  
Monday through Friday

www.jcremc.com  
custservice@jcremc.com  
(317) 736-6174

4 63

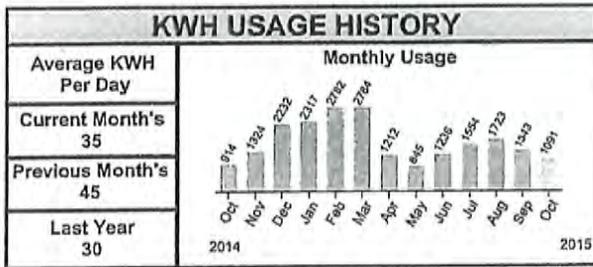


Account Nbr: 2040401010				Bill Date: 10/14/2015		
Service Address: 6593 S 300 W						
Service Description: HOUSE						
Rate: RESIDENTIAL SEASONAL				Bill Type: REGULAR		
Meter #	Previous Reading	Present Reading	Multiplier	kWh Used	Billed Demand	Power Factor
67805227	11485	12576	1.0000	1091		
Service From 09/04/2015 to 10/05/2015					Days	31
Current Billing Disconnect Date 11/17/2015						



Scan this barcode at our Kiosk to access your account.

Generation/Transmission	Distribution	Other Charges/Credits
Energy Generation: \$90.54	Facility Charge: \$28.75	
Energy Transmission: 14.97	Distribution Charge: 14.05	
Power Cost Tracker: 3.44		
<b>Total Gen/Trans: \$108.95</b>	<b>Total Distribution: \$42.80</b>	



Billing Summary	
Previous Balance:	\$192.78
Payment(s) - Thank You:	192.78 CR
Balance Forward:	\$0.00
Current Charges:	\$151.75
Sales Tax:	10.62
<b>TOTAL AMOUNT DUE:</b>	<b>\$162.37</b>

Retain this portion for your records  
Detach and return this portion with your payment

# Johnson County REMC

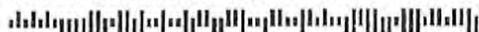
A Touchstone Energy® Cooperative



Current Charges Due By 11/02/2015	\$162.37
Current Charges Due After 11/02/2015	\$162.37

Please make check payable to Johnson County REMC.

JOHNSON COUNTY REMC - PAYMENT CENTER  
PO BOX 7131 2  
INDIANAPOLIS IN 46207-7131



Scan this barcode at our Kiosk to access your account.



8204040101040001623700016237

## PAYMENT INFORMATION

- Payments must be RECEIVED IN THE REMC OFFICE by 8:00 a.m. on or before specified dates to avoid a late payment charge or disconnect for nonpayment.
- Checks will not be accepted on or after disconnect day.
- You may pay your bill at the REMC headquarters, through the night depository or kiosk. MasterCard, VISA, or Discover payments may be made online at [www.jcremc.com/smarthub](http://www.jcremc.com/smarthub) or by calling the office 24/7 at (317) 736-6174.
- Account is considered paid when payment is received in our office. You should allow 4-5 business days for mail delivery.
- Failure to receive a bill does not exempt you from monthly payment, late charges, or disconnection.
- WE ARE HERE TO SERVE YOU, PLEASE CALL US IF YOU HAVE ANY QUESTIONS. Office Hours: 7:30 a.m. to 4:30 p.m. Monday – Friday.

## GENERAL INFORMATION

If your service is interrupted, please check your fuses or circuit breakers. If you believe the problem is on Johnson County REMC lines, please report the outage by calling (317) 736-6174 anytime day or night.

If payment is not received in our office by the disconnect date, the electric service will be disconnected. Service will be reconnected after payment has been made, during regular business hours.

The late payment charge is 10% of the first \$3.00 and 3% of the remaining net billing

Call Before You Dig- It's the Law! The law requires a two (2) full working - day notice. Call 811 to locate utility lines.

## DEFINITION OF TERMS

### CHARGES ON YOUR BILL

**ENERGY GENERATION** – Charge for producing electricity.

**ENERGY TRANSMISSION** – The charge for moving high voltage electricity from a generation facility to the distribution lines of an electric distribution company.

**ON-PEAK ENERGY** – Charge for kilowatt-hours used during periods of time when the demand for electricity is high. See specific rate tariff at [www.jcremc.com](http://www.jcremc.com) to check on-peak periods.

**OFF-PEAK ENERGY** – Charge for kilowatt-hours used during periods of time when the demand for electricity is low. Off-peak is generally defined as all periods of time not defined as on-peak.

**DEMAND CHARGE(S)**– This charge is applicable to the generation, transmission, and distribution categories. It is based upon the maximum electrical load occurring during the billing period.

**POWER COST TRACKER** – A regulatory mechanism that allows a utility to pass on (or track) changes in costs of certain expenses outside the context of a general rate. These costs may include such things as changes in fuel cost for generation, environmental requirements, and market purchases.

**FACILITY CHARGE** – Base monthly service charge to have facilities available, whether power is used or not.

**DISTRIBUTION CHARGE** – Charge for the use of local wires, transformers, substations, and other equipment used to deliver electricity to end use consumers. This charge will vary depending on your electrical usage.

**OTHER CHARGES/CREDITS** – Applicable charges or credits for services rendered in addition to metered electricity. This includes but is not limited to such items as security light charges, collection charges, deposits, rebates and miscellaneous credits.

### GENERAL TERMS

**KILOWATT HOUR (kWh)** – The basic unit of electric energy used to measure the amount of electricity used. One kWh equals 1,000 watts of electricity used for one hour.

**MULTIPLIER** – A multiplier converts the meter reading into the actual kWh used.

**POWER FACTOR** – Reactive power relative to the amount of apparent power. Reactive power is required for motors, transformers and other inductive loads.

### BILL TYPES

**Regular** – Regular monthly bill.

**Prepaid** – A pay as you go billing option where you pay in advance for kilowatt usage.

**Budget** – Account is billed as a variable budget amount.

**Estimated** – A valid meter reading was unable to be obtained and therefore the bill is being estimated based on prior usage.

**Minimum** – Account which is billed the minimum, contractual dollar amount.

This typically only applies to commercial and industrial accounts and large power users.

**Final** – Bill with the final meter readings and charges for the stated service address.

NNNN

Group 5517



Your Touchstone Energy Cooperative

Rush Shelby Energy
2777 S 840 W
PO Box 55
Manilla IN 46150-0055

Billing Questions: (765) 544-2600 or (800) 706-7362
Outage Information: (800) 284-3452
www.rse.coop

880 1 AV 0.378

5 880
C-3 P-3

KNIGHTSTOWN IN 46148-



Payments must be RECEIVED IN THE REMC OFFICE PRIOR TO 5:00 P.M. on specified dates to avoid a late payment charge.

Payments must be RECEIVED IN THE REMC OFFICE prior to specified dates to avoid disconnection of electrical service for nonpayment.

Failure to receive bill does not exempt you from monthly payment, late charges, or disconnection.

The late payment charge is 3% of net billing.

Account is considered paid when payment is received in our office. You should allow 4-5 days for delivery.

NIGHT DEPOSITORY is available for your convenience.

OFFICE HOURS: 8:00 a.m. - 5:00 p.m. Mon. - Fri.

Your payment and any returned checks may be processed electronically.

Table with 4 columns: Comparisons, Days Service, Total kWh, Avg. kWh/Day. Rows include Current Billing Period, Previous Billing Period, and Same Period Last Year.

Cycle: 5 Service Location:

Main billing table with columns: ACCOUNT NUMBER, NAME, RATE, TELEPHONE, MAP LOCATION, BILLING DATE, SERVICE, NO DAYS, READING, MULTIPLIER, KWH USAGE, METER NUMBER, TYPE SERVICE. Includes a summary table for REGULAR, CURRENT NET DUE, TOTAL DUE, and Gross Amount Due.

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT



Your Touchstone Energy Cooperative

Rush Shelby Energy
2777 S 840 W
PO Box 55
Manilla IN 46150-0055

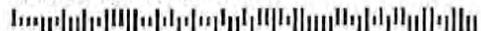
Summary table with 2 columns: Account Number, Current Net Due, Due Before 5 PM, Total Due.



KNIGHTSTOWN IN 46148-0000

RUSH SHELBY ENERGY
PO BOX 55
MANILLA IN 46150-0055

5



161500000597401000014100000014494090420146



Your Touchstone Energy® Cooperative

(765) 544-2600 or (800) 706-7362

Office Hours: 8:00am to 5:00pm Monday - Friday

[www.rse.coop](http://www.rse.coop)

**All Outages Call:** (800) 284-3452

RushShelby Energy is a local provider of safe, reliable and high value energy solutions for its members and customers throughout east central Indiana.

Listed below are several convenient methods to pay your bill:

- ⊙ Return by mail with courtesy envelope
- ⊙ Walk-in or Drive-up at our Manilla Office
- ⊙ Night deposit
- ⊙ MasterCard/Visa
- ⊙ Automatic Bank Draft (ACH)
- ⊙ Internet (Ebill)

Payments must be received in our office **PRIOR TO 5:00 PM** on specified due dates to avoid a late payment charge. Unpaid bills are subject to collection or disconnection. Failure to receive a bill does not exempt member from timely payment or late fees.

Net amount due upon receipt of this statement; gross amount applies for payments received after the due date.

Past due bills are subject to disconnection with disconnect fees, deposit and past due charges paid in full before service is restored.

If service is interrupted, check your fuses or circuit breakers. Check to see if your neighbor is without service also. Report promptly if you believe trouble is on our lines. Please provide your meter number or map location when you call in.

If you have questions concerning your bill, please contact the RushShelby Energy office at the following numbers: (765) 544-2600 or (800) 706-7362.

PLEASE NOTE ANY CHANGES IN YOUR MAILING ADDRESS AND/OR PHONE NUMBER

NAME \_\_\_\_\_

NEW ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE (    ) \_\_\_\_\_

E-MAIL (NOT REQUIRED) \_\_\_\_\_

To pay online by credit card,  
 please visit our Website  
[www.rse.coop](http://www.rse.coop)  
 or  
 Call our offices to enroll in the  
 Automatic Payment Plan.

PLEASE PROVIDE ME WITH MORE INFORMATION ON THE FOLLOWING RUSHSHELBY SERVICES AND PRODUCTS

GEOTHERMAL ENERGY \_\_\_\_\_ SURGE PROTECTION \_\_\_\_\_ METERED PROPANE SERVICES \_\_\_\_\_ LONG DISTANCE SERVICE \_\_\_\_\_

INTERNET SERVICE \_\_\_\_\_ SECURITY LIGHTS \_\_\_\_\_ SERVICE OR PRODUCT IDEA \_\_\_\_\_

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

Indiana Michigan Power Company (I&M) hereby submits the following Responses to the Consumer Group questions:

## I&M Responses

### **1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?**

RESPONSE: An American Electric Power Service Corporation<sup>1</sup> (AEPSC) User Experience team has performed a multi-faceted user research program that included:

- **Participatory Design Sessions**

Eleven users participated (6 residential, 3 small business, and 2 large commercial). Each was asked to complete an individual homework assignment prior to the event that involved sketching the ideal bill. During the group session, each person then shared the assignment with the group and then was assigned to a team. Each team was charged with creating the ideal bill using large magnetic cut-outs of bill components.

A follow-up participatory design session with the American Electric Power (AEP) Operating Companies was held.

- **Interviews at the Customer Service Center**

AEPSC interviewed customers over the phone about their impressions of the bill, any confusion they have, and emotional reactions to it. Customer Service Representatives were interviewed about the problems they perceive.

- **E-mail Survey of AEP Customers**

The survey contained a series of questions regarding their bill including ranking of key features and recommendations for improvements.

- **Usability Tests**

Two usability tests were conducted. The first one focused on standard letters and correspondence sent to customers. The second occurred after the new bill was launched, and was designed to collect usability feedback on the new design.

Most of the customer input received was in Ohio. For the phone interviews, customers could have called from anywhere. The email surveys also went out across the system and I&M was represented in the operating company participatory design session.

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<sup>1</sup> AEPSC is a wholly-owned subsidiary of AEP and is the centralized service company for the AEP System, of which I&M is a member. AEPSC provides services primarily to AEP's utility operating companies, including I&M. Among the services AEPSC performs for I&M are management, accounting

**Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions**

and financial reporting, tax, legal, engineering, treasury and cash management, regulatory and case management, insurance risk management, customer operations, generation, transmission, distribution, human resources, information technology and telecommunications, and supply chain services.

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

AEPSC collected customer feedback in terms of the information that is valuable to customers – and the information that is confusing or meaningless to customers. Generally speaking, many of the desires were for improvements like a clean design with minimal line items, clear information (amounts due, due dates), a desire for usage graphs, full color, and two-sided bills. Many of the complaints were about poor layout, confusing terminology and due dates, confusion around amounts due (especially for budget customers), too many line items, and other informational clutter.

In addition, please see I&M's response to Q1-34 and Q1-35.

**2 Is there a difference in the consumer classes and how the bills are formatted and presented to them?**

RESPONSE: The bill formats for all classes of customers are the same. The only differences on each bill will be the tariff specific differences and customer bill messaging which is customer class specific.

**3 Can “dummy” copies of each type of your customer bills be provided?**

RESPONSE: I&M has provided a sample bill.

**4 Is there a billing template or standard vendor used by REMCs or municipals?**

RESPONSE: Not Applicable.

**5 Why does it cost so much to change the format of a utility bill, or the information on the bill?**

RESPONSE: The cost associated with a formatting change to the customer bill is dependent on the extent of the changes made. Some minor format changes can be made with minimal programming costs. An entire reformatting of the bill can be quite costly. Currently, I&M is participating in a project to completely reformat the customer bills used by I&M as well as all electric operating companies of American Electric Power. The estimated total cost of this reformatting effort is approximately \$2.5 million. I&M will incur a share of this total cost.

**6 What do you provide when a consumer asks for a detailed bill?**

RESPONSE: I&M currently provides a detailed bill to all customers. I&M does not provide an opportunity for customers to receive a simplified bill format at this time.

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

**7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?**

RESPONSE: I&M currently provides a detailed bill to all customers. For billing questions, customers can contact AEPSC Customer Operations at the number provided on their bill. If the customer requests additional information once the AEPSC Customer Operations Associate has reviewed the bill details by phone, the AEPSC Customer Operations Associate will refer the request to an I&M Customer Service Representative.

For an electronic bill, there is a link that will take the viewer from the summary bill to a detailed bill, which is the standard I&M electric bill. In addition, please see I&M's response to Q1-23.

**8. What portion of your retail customer base has requested electronic billing over the last three years?**

RESPONSE:

2012- Indiana had 13.6%  
2013- Indiana had 17.7%  
2014- Indiana had 21.5%  
2015YTD Indiana has 24.5%

**9. What portion of your retail customer base has requested detailed billing over the last three years?**

RESPONSE: I&M currently provides a detailed bill to all customers. Please see I&M's response to Q1-6.

**10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?**

RESPONSE: I&M utilizes bill messaging to promote paperless billing which provides customers a way to pay online for free as well as other messages about payment options. I&M also utilizes bill inserts periodically to promote the Checkless Payment Plan (bank draft).

I&M's customers who receive electronic billing also receive the same bill messages and have access to copies of all bill inserts when they view their bill.

AEPSC Customer Operations can provide customers with all payment options available to them when customers make contact. The contact information is provided on all customer bills. The Customer Operations queue provides information on payment options.

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

Customers can also compare all payment options available to them when they log into their I&M accounts. <https://www.indianamichiganpower.com/account/bills/>

In addition, please see I&M's response to Q1-25.

**11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?**

RESPONSE: Electronic bills are the same as paper bills.

**12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?**

RESPONSE: I&M provides a detailed bill to all customers. At this time, I&M customers cannot select the level of detail shown on their monthly bill. Please see I&M's response to Q1-6.

**13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.**

RESPONSE: Please see "CG 1-13 CSC Reference Guide I&M Bill Definitions.pdf" and "CG 1-13 I&M Indiana Rider-Tracker Talking Points.pdf".

**14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?**

RESPONSE: The top five billing complaint types for Indiana are:

1. Customer believes their bill amount is too high
2. Customer believes a billing rider charge is too much or more information is needed to understand the purpose of the rider
3. Customer believes their usage is too high
4. Customer is dissatisfied with the tariff they are on
5. Customer prefers a different due date

Billing inquiries are about one quarter of all inquiries.

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

**15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?**

RESPONSE: The monthly service (flat) charge is shown on all customer bills. Only the volumetric rate charge, not the rate, is shown on customer bills. All tariff rate information is available upon request from customers and on the I&M website at the following link:

<https://www.indianamichiganpower.com/account/bills/rates/>

**16. Do you place information about payment options on the bill? Are they easy to find on the bill?**

RESPONSE: I&M provides its Customer Service telephone number on residential, commercial and industrial bills, with very visible placement for the reader. AEPSC Customer Operations Associates and I&M Customer Service Representatives can answer any question related to payment options.

I&M also lists its Pay By Telephone on the utility bill, which is also visibly located.

In addition, on the outbound envelopes, I&M promotes paying online with paperless billing.

Please see "CG 1-28 Bill sample.pdf" for a sample bill showing the placement of the Customer Service and Pay by Phone contact numbers.

**17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?**

RESPONSE: The primary way I&M communicates with customers about their monthly bill is through the detailed information on the bill itself.

On the bill, the customer is provided with a breakdown of the total charges including kWh usage, the monthly service charge and trackers. If a customer would like a more detailed explanation of any of the line item charges, they can:

- Contact I&M's Customer Operations Center at 1-800-311-4634 – all of I&M's call center agents have definitions of billing line items available to them. If for some reason the customer has additional questions that the representative is unable to answer in depth, the customer will be put into contact with a local I&M Customer Service Representative to provide the customer the opportunity to understand how their bill is calculated.

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

- Click on the "Understanding Your Residential Bill" link which can be easily found at the customer login screen (<https://www.indianamichiganpower.com/account/bills/>) and opens to:

([https://www.indianamichiganpower.com/global/utilities/lib/docs/ratesandtariffs/Indiana/Your\\_Bill.pdf](https://www.indianamichiganpower.com/global/utilities/lib/docs/ratesandtariffs/Indiana/Your_Bill.pdf))

This information can also be found under the "Rates and Tariffs" section of the website (<https://www.indianamichiganpower.com/account/bills/rates/landMRatesTariffsIN.aspx>)

I&M also offer customers the option to sign up for billing text and email alerts. Enrolled customers will receive a reminder when their bill due date is approaching, a confirmation alert when a payment is applied to the account as well as a notification if the account is delinquent and scheduled for disconnection.

In addition to communicating about monthly bills, I&M uses other channels such as email, direct mailers, social media, traditional media, advertising, bill inserts, etc. to inform customers about other topics including energy efficiency, public safety, paperless billing, renewable investments, etc.

**18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?**

RESPONSE: I&M has 81 contracted pay stations in state of Indiana for customers to walk in and pay their bills. Please see:

<http://www.indianamichiganpower.com/account/bills/pay/PayInPerson.aspx>

Customers with billing questions are directed to contact I&M's Customer Operations Center or to the I&M website as the walk-in stations are limited to collecting payments for electric bills. The payments are posted real time to the customer's account.

**19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?**

RESPONSE: See "Understanding Your Residential Bill" on the website (link below) which I&M maintains and updates as necessary. I&M also provides updates through social media, customer call-in information and interactions with members of the media. I&M/AEAPSC Customer Operations representatives are available to answer questions about I&M's rates and trackers. If for some reason the customer has additional questions that the representative is unable to answer in depth, the customer will be put into contact with a local I&M Customer Service Representative. |

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

For a change in base rates or trackers established as part of a base rate case I&M publishes notice of the filing in at least one newspaper of general circulation in each county in which I&M renders service in the State of Indiana. I&M further includes a bill insert and bill message to each residential customer.

Public notice of tracker reconciliation proceedings are provided by the Commission in the notice of hearing in the case.

For additional insight, please see I&M's response to Q1-21.

## **20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?**

RESPONSE: Please see I&M's response to Qs 1-19 and 1-21.

## **21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?**

RESPONSE: On the I&M bill, the customer is provided with a breakdown of the total charges including kWh usage, the monthly service charge and any trackers and taxes. Please see "CG 1-28 Bill sample.pdf" If a customer would like a more detailed explanation of any of the line item charges, they can:

- Contact I&M's Customer Operations Center at 1-800-311-4634 – all of AEPSC call center agents have definitions of billing line items available to them. If for some reason the customer has additional questions that the representative is unable to answer in depth, the customer will be put into contact with a local I&M Customer Service Representative to ensure the customer is fully educated and understands how their bill is calculated.
- Click on the "Understanding Your Residential Bill" link which can be easily found at the I&M customer login screen:

(<https://www.indianamichiganpower.com/account/bills/>) and open to:

([https://www.indianamichiganpower.com/global/utilities/lib/docs/ratesandtariffs/Indiana/Your\\_Bill.pdf](https://www.indianamichiganpower.com/global/utilities/lib/docs/ratesandtariffs/Indiana/Your_Bill.pdf))

This information can also be found under the "Rates and Tariffs" section of the I&M website:

<https://www.indianamichiganpower.com/account/bills/rates/landMRatesTariffsIN.aspx>

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

RESPONSE: I&M is a single utility provider.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

RESPONSE:

a. Yes, I&M uses customer bills to communicate about energy efficiency programs, how customers can participate in those programs, and how customers can contact I&M for additional information or to sign up for programs. I&M uses both bill inserts and bill messaging placed directly on electric bills.

b. For electronic bill customers, I&M emails to customers an e-Bill that contains summary billing information only (example below). If the customer clicks on the "View e-Bill" link in the email, a pdf version of their bill opens to provide a more detailed view. The pdf version provides the same information as the traditional paper bill. Energy efficiency messages appear on the pdf version of the bill. Bill inserts can be accessed by customers through the "View e-Bill" link as well.

#### e-Bill Information

Billers Account Number:	*****8002
Due Date:	02/21/2011
Minimum Amount Due:	\$81.56
Amount Due:	\$81.56
Account Balance:	\$81.56

To pay this e-Bill, click the red CheckFree pay button. You can then change the payment date, payment amount, and payment account, if necessary. To view the e-Bill before paying it, click **View e-Bill**.

**Note:** If you have already paid this bill, please disregard this message. It is simply a reminder that you have an e-Bill.



[View e-Bill](#)

c. I&M communicates about energy efficiency programs frequently. Communicating through the bills sent to customers is cost effective. To date in 2015, I&M has issued three bill inserts and two bill messages focused on energy efficiency. Two additional bill messages and at least one more bill insert are scheduled before year-end.

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

**24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?**

RESPONSE: Identifying fixed costs and variable costs on the bill is not practical because only a small portion of fixed costs are reflected in the Customer Service charge and the remaining fixed costs are reflected in the volumetric charge. Attempting to separate the fixed and variable costs for purposes of comparing to fixed and volumetric charges may simply confuse customers and discourage energy efficiency efforts.

**25. Does your utility provide a new customer with additional educational information about the bill's makeup?**

RESPONSE: New customers are issued the Indiana customer handbook, "Welcome to Indiana Michigan Power – Answers to Questions About Your Electric Service." In the pamphlet there are sections titled "Reading your bill" and "Charges on your bill."

**26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?**

RESPONSE: This information is not readily available.

**27. What are the benefits of electronic billing?**

RESPONSE: Benefits of electronic billing include:

- A free online bill payment option becomes available once enrolled in electronic billing.
- Customers receive an email notification as soon as the bill is ready to view.
- Electronic billing saves paper
- Electronic billing is a secure method for receiving the bill
- Customer discretion for what and when to access bill information
- Ability to rapidly view 12-months of billing statements (note: available to all on-line users)
- Electronic billing reduces costs which will be reflected in I&M's rates charged to customers.

**28. For consumers on payment arrangements, is that displayed on the bill? How?**

RESPONSE: Yes. For customers on payment arrangements, line items will appear on the bill, including:

"Amount Due after Payment Agreement"

Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

"Payment Agreement Amount Due"

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

"Payment"

"Payment Agreement Installment Due"

"Remaining Payment Agreement Amount"

Please see "CG 1-28 Bill sample.pdf" for a sample bill showing a payment agreement.

**29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?**

**RESPONSE:** In the previous balance section of the bill there is line item that shows the "Accumulated Budget Balance." In the current I&M charges section, there is a "Current Budget Amount Due." In the "I&M Messages" section that displays on the bill, there is a statement that advises the customer of their Budget Anniversary Month.

15.3% of I&M's residential Indiana customers are on budget billing or the Average Monthly Payment plan.

All details are the same for other bills other than these line items.

**30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?**

**RESPONSE:** I&M/AEPSC does not provide billing in Spanish or bilingual. I&M/AEPSC does offer bills in braille or large print upon request.

**31. How many Spanish speaking calls do you receive per year?**

**RESPONSE:** AEPSC Customer Operations operates in a virtual environment and therefore Spanish-speaking callers from Indiana could have been answered at any of the AEP Customer Operations center and then transferred to the AEP's Corpus Christi, Texas Customer Operations Center. This center is staffed by bilingual associates that are fluent in Spanish and English.

During 2014, the Ft Wayne Customer Operations Center transferred 2,052 calls to the Corpus Christi center for language assistance. This number represents "any" caller a Fort Wayne Customer Operations associate would have transferred to Corpus Christi, which include any Spanish-speaking Indiana callers as well as other callers. Therefore, the total number of Indiana Spanish speaking callers is unknown.

In addition, AEP utilizes is a third party outsource vendor who provides interpretation services for overflow Spanish-speaking callers and other foreign languages. During 2014, the outsource vendor handled 143 Spanish speaking calls from Indiana.

# Indiana Michigan Power (Member of Indiana Energy Association) Response to Consumer Group Questions

**32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?**

RESPONSE: I&M currently provides a detailed bill to all customers. Customer can contact AEPSC Customer Operations and the Customer Operations call guides assists the Customer Operations Associate in explaining the bill. Please see I&M's response to Q1-13. If the customer asks for more details, a request is sent to the I&M Customer Service Representative to make contact.

**33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?**

RESPONSE: Disconnect Notices are communicated to the customer through a modified billing statement during the normal billing cycle when a previous balance has carried over. They contain the specific information required by the Indiana Administrative Code. The rules require the disconnect notice be sent after the account becomes delinquent and must be in language that is clear, concise and understandable to a lay person. The notice shall include the date of the proposed disconnection, specific factual basis and reason for the proposed disconnection and the telephone number of the utility office that the customer may call during regular business hours in order to question the proposed disconnection or seek information concerning the customers' rights. The disconnect notice must also state the customers rights or where they can obtain the information to find out what their rights are. The I&M notice of disconnection addresses these points.

In addition, customers can enroll in mobile billing alerts and receive a text message alert to their phone and/or an email alert to their designated email address when their account is delinquent and up for disconnection.

**34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?**

RESPONSE:

- Interviews at the Customer Service Center

AEPSC interviewed customers over the phone about their impressions of the bill, any confusion they have, and emotional reactions to it. Customer Service Representatives were interviewed about the problems they perceive.

- E-mail Survey of AEP Customers

An e-mail survey to paper and electronic billed customers contained a series of questions regarding their bill including ranking of key features and recommendations for improvements. Discussed layout, terminology on the bill, due dates, line items and other informational clutter.

Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

In addition, please see I&M's response to Q1-1.

**Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions**

**35. What are the selection criteria for focus groups providing input on billing formatting and education?**

RESPONSE: For the Participatory Design Sessions, described in response to Q1-01, AEPSC had eleven users participate (6 residential, 3 small business, and 2 large commercial ). Each was asked to complete an individual homework assignment prior to the event that involved sketching the ideal bill. During the group session, each person then shared the assignment with the group and then was assigned to a team. Each team was charged with creating the ideal bill using large magnetic cut-outs of bill components.

**36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?**

RESPONSE: Please see NIPSCO's response for how NIPSCO's online consumer panel functions.

**37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?**

RESPONSE: I&M does not use the on-sert method on customer bills. I&M uses separate bill inserts.



A unit of American Electric Power

Send Inquiries To:  
PO BOX 24401  
CANTON, OH 44701-4401  
R-04-532182024

7660-1  
040007660 01 AV 0.388

Account Number

CY 04  
18328

<b>\$183.28</b>	\$ _____
Total Amount Due	Amount Enclosed
<b>Do Not Pay This Bill.</b>	



Make Check Payable and Send To:  
INDIANA MICHIGAN POWER  
PO BOX 24407  
CANTON OH 44701-4407



Please tear on dotted line

Return top portion with your payment

Service Address:



Rate Tariff: Residential Service-016

Page 1 of 2

<b>Account Number</b>	<b>Total Amount Due</b>	<b>Due Date</b>
[REDACTED]	\$183.28	Sep 25, 2015
<b>Meter Number</b>	<b>Cycle-Route</b>	<b>Bill Date</b>
[REDACTED]	04-05	Sep 4, 2015

Questions About Bill or Service, Call:  
1-800-311-4634  
Pay By Phone: 1-800-611-0964

**I&M Messages**

To avoid unnecessary delays in crediting your electric payment, please **do not paper clip or staple your check to the bill payment stub.**

**Make this the last bill sent in the mail.** Gain more security and trust and Go Paperless to get an email notification when your bill is ready. Today is the Day! [AEPpaperless.com](http://AEPpaperless.com).

**You're already paying your bill electronically; why not receive it that way too?** End the clutter of paper bills by going paperless! You'll receive an email notification when your new bill is available for viewing. [Go to www.AEPPaperless.com](http://www.AEPPaperless.com) to enroll today!

**Previous Charges:**

Total Amount Due At Last Billing	\$ 187.32
Payment 08/24/15 - Thank You	-187.32
<b>Previous Balance Due</b>	<b>\$ .00</b>

**Current I&M Charges:**

<b>Tariff 016 - Residential Service</b> 09/04/15	
Monthly Service Charge	\$ 7.30
Current Billing	138.83
Fuel Adj @ 0.0014980- Per KWH	-2.41
Depreciation Credit	-2.00
PJM Cost	10.82
Off-System Sales Margin Sharing	-3.56
Energy Efficiency Program Cost	7.63
Environmental Compliance Cost	.14
Cook Nuclear Plant Life Cycle Cost	6.58
Capacity Settlement Rider	5.66
Federal Mandate Rider	2.30
State Sales Tax	11.99
<b>Current Electric Charges Due</b>	<b>\$ 183.28</b>

**Total Amount Due \$183.28**

**Do Not Pay This Bill. This Amount Will Be Deducted From Your Bank Account On September 25, 2015.**

Meter Number	Service Period		Meter Reading Detail			
	From	To	Previous	Code	Current	Code
[REDACTED]	08/04	09/04	87255	Actual	88863	Actual
Multiplier 1.0000		Metered Usage 1,608 KWH				
Next scheduled read date should be between Oct 1 and Oct 6						

Visit us at [www.IndianaMichiganPower.com](http://www.IndianaMichiganPower.com)  
Rates available on request  
See other side for Important Information



A unit of American Electric Power

Send Inquiries To:  
 PO BOX 24401  
 CANTON, OH 44701-4401  
 R-04-532182024

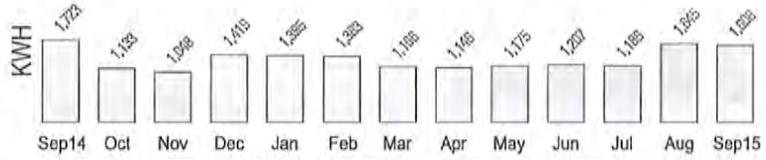
7660-1

Service Address:

<b>Account Number</b>	<b>Total Amount Due</b>	<b>Due Date</b>
[REDACTED]	\$183.28	Sep 25, 2015
<b>Meter Number</b>	<b>Cycle-Route</b>	<b>Bill Date</b>
[REDACTED]	04-05	Sep 4, 2015

13 Month Usage History

Total KWH for Past 12 Months is 15,626



Month	Total KWH	Days	KWH Per Day	Cost Per Day	Average Temperature
Current	1,608	31	52	\$5.91	71°F
Previous	1,645	33	50	\$5.68	71°F
One Year Ago	1,723	33	52	\$5.64	71°F
Your Average Monthly Usage: 1,302 KWH					

Additional Messages



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Send Inquiries To:  
PO BOX 24401  
CANTON, OH 44701-4401  
R-04-190521753

10220-1  
040010220 01 AV 0.388

Account Number

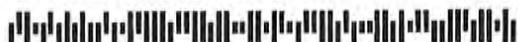


5973

<b>\$87.68</b>	\$ _____
Total Amount Due	Amount Enclosed
Due Jul 13 , Pay \$89.56 After This Date	



Make Check Payable and Send To:  
INDIANA MICHIGAN POWER  
PO BOX 24407  
CANTON OH 44701-4407



Please tear on dotted line

Return top portion with your payment

Service Address:



Rate Tariff: Residential Service-015

Page 1 of 2

<b>Account Number</b>	<b>Total Amount Due</b>	<b>Due Date</b>
[Redacted]	\$87.68	Jul 13, 2015
<b>Meter Number</b>	<b>Cycle-Route</b>	<b>Bill Date</b>
[Redacted]	[Redacted]	Jun 24, 2015

Questions About Bill or Service, Call:  
1-800-311-4634  
Pay By Phone: 1-800-611-0964

**I&M Messages**

"If you pay your electric bill in person, remember to pay only at AUTHORIZED pay stations. These locations send notice of your payment immediately to Indiana Michigan Power which could prevent service disconnection. Pay stations may charge a fee for this service. Keep your receipt as proof of payment. For a list of authorized pay stations or other payment options, visit our website at [www.indianamichigan.com](http://www.indianamichigan.com) or call the number above."

To avoid unnecessary delays in crediting your electric payment, please do not paper clip or staple your check to the bill payment stub.

Make this the last bill sent in the mail. Gain more security and trust and Go Paperless to get an email notification when your bill is ready. Today is the Day! [AEPPaperless.com](http://AEPPaperless.com).

Pay online for free when you sign up for paperless billing. Go to [www.AEPPaperless.com](http://www.AEPPaperless.com) to enroll today!

Visit us at [www.IndianaMichiganPower.com](http://www.IndianaMichiganPower.com)  
Rates available on request  
See other side for Important Information

<b>Previous Charges:</b>		
Amount Due After Payment Agreement	\$	.00
Payment Agreement Amount Due		75.20
Payment 06/10/15 - Thank You		-78.00
Payment Agreement Installment Due		30.75
<b>Previous Balance Due</b>	\$	27.95
Remaining Payment Agreement Amount		61.50
<b>Total Previous Balance</b>	\$	89.45
<b>Current I&amp;M Charges:</b>		
Tariff 015 - Residential Service 06/24/15		
Monthly Service Charge	\$	7.30
Current Billing		40.67
Fuel Adj @ 0.0014980- Per KWH		-.71
Depreciation Credit		-.42
PJM Cost		3.17
Off-System Sales Margin Sharing		-1.04
Energy Efficiency Program Cost		2.23
Environmental Compliance Cost		.04
Cook Nuclear Plant Life Cycle Cost		1.79
Capacity Settlement Rider		2.21
Federal Mandate Rider		.58
State Sales Tax		3.91
<b>Current Electric Charges Due</b>	\$	59.73
<b>Total Account Balance</b>	\$	149.18

**Total Amount Due \$87.68**  
**Due Jul 13 , Pay \$89.56 After This Date**

Meter	Service Period		Meter Reading Detail			
Number	From	To	Previous	Code	Current	Code
[Redacted]	05/22	06/24	14052	Actual	14523	Actual
Multiplier 1.0000		Metered Usage 471 KWH				
Next scheduled read date should be between Jul 23 and Jul 28						



A unit of American Electric Power

Send Inquiries To:  
 PO BOX 24401  
 CANTON, OH 44701-4401  
 R-04-190521753

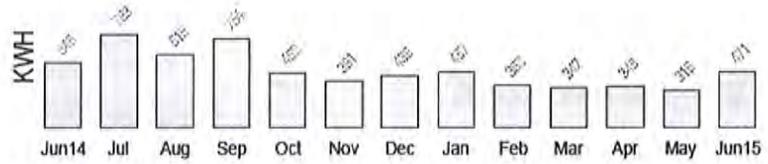
10220-1

Service Address:

<b>Account Number</b>	<b>Total Amount Due</b>	<b>Due Date</b>
[REDACTED]	\$87.68	Jul 13, 2015
<b>Meter Number</b>	<b>Cycle-Route</b>	<b>Bill Date</b>
[REDACTED]	[REDACTED]	Jun 24, 2015

13 Month Usage History

Total KWH for Past 12 Months is **5,819**



Month	Total KWH	Days	KWH Per Day	Cost Per Day	Average Temperature
Current	471	33	14	\$1.81	69°F
Previous	316	29	11	\$1.48	58°F
One Year Ago	546	32	17	\$1.92	70°F

Your Average Monthly Usage: 485 KWH

Additional Messages

# Consumer Group Questions to Utilities

## Indiana Rural Alliance – Utility 1

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

Looking at examples from Software Co. and surrounding utilities

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them? No
3. Can “dummy” copies of each type of your customer bills be provided? Yes
4. Is there a billing template or standard vendor used by REMCs or municipals? Yes
5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

Software Co. – some changes can be made

6. What do you provide when a consumer asks for a detailed bill?
7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

Read dates, readings, any fees or pen.-consumption – total due

Contact office with request. Only that a detailed account would print out history

8. What portion of your retail customer base has requested electronic billing over the last three years?

80%

9. What portion of your retail customer base has requested detailed billing over the last three years?

10%

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Website

# Consumer Group Questions to Utilities

## Indiana Rural Alliance – Utility 1

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

Same

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

N/A

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

No – our office staff are knowledgeable on all charges

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Bill was mailed. Bills too high – cannot be correct. Wrong persons name on bill: charges.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes and show rates and charges on website

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

No – Website

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Phone call – some recordings

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those

# Consumer Group Questions to Utilities

## Indiana Rural Alliance – Utility 1

locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

Utility Office

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Letters to every customer – website – Public Hearings

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Same as above

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

N/A

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

N/A

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

Inserts and website

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

Yes – print on bills – software

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

Yes

# Consumer Group Questions to Utilities

## Indiana Rural Alliance – Utility 1

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

Not sure

27. What are the benefits of electronic billing?

28. For consumers on payment arrangements, is that displayed on the bill? How?

Yes – As per signed agreement, your amount due is ----

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

N/A

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?

None

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

Yes

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

Phone Messages – Red – Bold print on Bills

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

# Consumer Group Questions to Utilities

## Indiana Rural Alliance – Utility 1

35. What are the selection criteria for focus groups providing input on billing formatting and education?

N/A

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

N/A

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

N/A

# IRWA - Consumer Survey - Utility 1

## Survey Questions for Consumers

\* 1. Do you receive your utility bills by:

- Paper
- Electronically (eBill)
- Both

## Survey Questions for Consumers

\* 2. What is the number one reason why you are not using electronic billing (eBill)?

- I was not aware of the option
- I receive my utility bill through my bank's (or credit union's) website
- I am concerned with security of my personal information
- I am afraid I would overlook the eBill in my email inbox
- It is more difficult to keep track of online bills
- I have had a prior negative experience
- Other (please specify)

only when internet unavailable

## Survey Questions for Consumers

\* 3. Think for a moment about how understandable your utility bills are. Do most of your bills include:

- Just enough information
- Too much information
- Not enough information

Survey Questions for Consumers

\* 4. What information would help you best understand your bill?

Bold larger print for due date & total.

Survey Questions for Consumers

\* 5. Do you find the information provided in the "Bill Message," "News You Can Use" or similarly titled section of your utility bill valuable?

- Yes
- No
- Sometimes
- I don't know

\* 6. What is the one change that would make the task of paying your bills easier?

- Amount due in larger font
- Due date more clear
- Credit card payment processes and options
- Shorter payee name

Other

\* 7. Which of these would make it easier for you to understand your utility bills?

- Website information
- Separate mailer
- Inserts enclosed with the bill
- Email
- Text messaging
- In-person
- Social media

Other

\* 8. Of all the bills you receive in paper format for utilities, please select the utility that provides the best bill format in your opinion:

- Electric bill
- Natural gas bill
- Water bill
- Sewer/Wastewater bill
- Cable bill
- Phone bill

Other

\* 9. Please list the name of the utility and describe why you believe this bill has the best format.

Vectren - compares previous consumption

Survey Questions for Consumers

\* 10. On a scale of 1 to 5 (with 1 being least important and 5 being most important), please rate the level of importance that a utility company provides the following information on your bill:

	1	2	3	4	5
A glossary list of terms and definitions	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Taxes you are paying for your service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Indication whether your meter read was actual or estimated	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Separate line items noting the various trackers you are being charged for items, such as infrastructure improvements or environmental projects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Fixed costs, such as monthly service charges, that do not change as your monthly usage increases or decreases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Bar chart showing current and historical consumption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Weather/temperature data for the current and previous month(s)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Your next scheduled meter read date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Tips to lower your bill (e.g. energy efficiency, water saving tips, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Safety tips	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Promotional messaging for new billing or payment options, rebates, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Bill reduction programs for low-income consumers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

\* 11. If you receive paper billing, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

- Bill insert
- On-bill message
- Email
- Advance notice of the change in a separate letter
- I don't receive paper billing

Other

\* 12. If you receive electronic billing (eBill), how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

- Embedded message within the eBill
- Advance notice of the change in a separate email
- Advance notice of the change in a separate letter
- I don't receive eBilling

Other

\* 13. When your billing contains corrections to previously billed charges, how do you prefer to have this information identified on the bill?

- Separate section of the bill with detail of cancelled or adjusted charges
- Separate mailing of a letter with details of the correction
- Separate email with details of the correction
- I don't care to be notified

\* 14. How often do you read the inserts that are enclosed with your bills?

- Always
- Sometimes
- Never

\* 15. What would make bill inserts more useful?

### Survey Questions for Consumers

16. Do you have any suggestions that would specifically make it easier to read or understand your bills?

### Survey Questions for Consumers

#### Demographics (Optional)

17. What is your age (Optional)

- 34 or younger
- 35-49
- 50-64
- 65 or older

18. What part of the state do you live in? (Optional)

- Northern Indiana
- Central Indiana
- Southern Indiana

19. What is the highest level of education you have completed (Optional)

- High school or equivalent
- Vocational/technical school (2 year)
- Some college
- Bachelor's degree
- Master's degree
- Doctoral degree
- Professional (MD, JD, etc.)

20. How would you classify yourself (Optional)

- Asian/Pacific Islander
- African American/Black
- Caucasian/White
- Latino
- Multiracial
- Other

21. What is your current household income? (Optional)

- Under \$10,000
- \$10,000 - \$19,999
- \$20,000 - \$29,999
- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 or more

# Consumer Group Questions to Utilities

## Indiana Rural Water Alliance Utility 2

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

NA

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

Yes

3. Can "dummy" copies of each type of your customer bills be provided?

Yes

4. Is there a billing template or standard vendor used by REMCs or municipals?

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

Only if we pay someone to re-format bill

6. What do you provide when a consumer asks for a detailed bill?

Readings, Dates, all line items

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

Request from customer to Clerk's Office

8. What portion of your retail customer base has requested electronic billing over the last three years?

One Third

9. What portion of your retail customer base has requested detailed billing over the last three years?

Maybe five percent

# Consumer Group Questions to Utilities

## Indiana Rural Water Alliance Utility 2

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Emails and Website

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

Same

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

No

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

No

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Bill too high, late fee charges, wrong name on bill, did not receive bill

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

No

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

Yes

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Website

# Consumer Group Questions to Utilities

## Indiana Rural Water Alliance Utility 2

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Public Hearings, Newspaper, Radio

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Notices on Websites – Newspaper

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

Show as line item

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

Yes. Website. Quarterly.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

# Consumer Group Questions to Utilities

## Indiana Rural Water Alliance Utility 2

25. Does your utility provide a new customer with additional educational information about the bill's makeup? Yes

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

10%

27. What are the benefits of electronic billing?

Cost Savings - Faster

28. For consumers on payment arrangements, is that displayed on the bill? How?

Yes, Noted

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Yes. -0-

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?

None

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

Yes

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

Bills, separate mailings, and Phone Message documented

# Consumer Group Questions to Utilities

## Indiana Rural Water Alliance Utility 2

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
  
35. What are the selection criteria for focus groups providing input on billing formatting and education?
  
36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?
  
37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

# IRWA - Consumer Survey - Utility 2

## Survey Questions for Consumers

\* 1. Do you receive your utility bills by:

- Paper
- Electronically (eBill)
- Both

## Survey Questions for Consumers

\* 2. What is the number one reason why you are not using electronic billing (eBill)?

- I was not aware of the option
- I receive my utility bill through my bank's (or credit union's) website
- I am concerned with security of my personal information
- I am afraid I would overlook the eBill in my email inbox
- It is more difficult to keep track of online bills
- I have had a prior negative experience
- Other (please specify)

## Survey Questions for Consumers

\* 3. Think for a moment about how understandable your utility bills are. Do most of your bills include:

- Just enough information
- Too much information
- Not enough information

Survey Questions for Consumers

\* 4. What information would help you best understand your bill?

Consumption in Bold Print  
Total due in bold print

Survey Questions for Consumers

\* 5. Do you find the information provided in the "Bill Message," "News You Can Use" or similarly titled section of your utility bill valuable?

Yes

No

Sometimes

I don't know

\* 6. What is the one change that would make the task of paying your bills easier?

Amount due in larger font

Due date more clear

Credit card payment processes and options

Shorter payee name

Other

\* 7. Which of these would make it easier for you to understand your utility bills?

- Website information
- Separate mailer
- Inserts enclosed with the bill
- Email
- Text messaging
- In-person
- Social media

Other \_\_\_\_\_

\* 8. Of all the bills you receive in paper format for utilities, please select the utility that provides the best bill format in your opinion:

- Electric bill
- Natural gas bill
- Water bill
- Sewer/Wastewater bill
- Cable bill
- Phone bill

Other \_\_\_\_\_

\* 9. Please list the name of the utility and describe why you believe this bill has the best format.

BBP Water

Survey Questions for Consumers

\* 10. On a scale of 1 to 5 (with 1 being least important and 5 being most important), please rate the level of importance that a utility company provides the following information on your bill:

	1	2	3	4	5
A glossary list of terms and definitions				<input checked="" type="radio"/>	
Taxes you are paying for your service					<input checked="" type="radio"/>
Indication whether your meter read was actual or estimated					<input checked="" type="radio"/>
Separate line items noting the various trackers you are being charged for items, such as Infrastructure Improvements or environmental projects					<input checked="" type="radio"/>
Fixed costs, such as monthly service charges, that do not change as your monthly usage increases or decreases					<input checked="" type="radio"/>
Bar chart showing current and historical consumption				<input checked="" type="radio"/>	
Weather/temperature data for the current and previous month(s)			<input checked="" type="radio"/>		
Your next scheduled meter read date				<input checked="" type="radio"/>	
Tips to lower your bill (e.g. energy efficiency, water saving tips, etc.)				<input checked="" type="radio"/>	
Safety tips				<input checked="" type="radio"/>	
Promotional messaging for new billing or payment options, rebates, etc.				<input checked="" type="radio"/>	
Bill reduction programs for low-income consumers				<input checked="" type="radio"/>	

\* 11. If you receive paper billing, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

Bill insert

On-bill message

Email

Advance notice of the change in a separate letter

I don't receive paper billing

Other

\* 12. If you receive electronic billing (eBill), how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

Embedded message within the eBill

Advance notice of the change in a separate email

Advance notice of the change in a separate letter

I don't receive eBilling

Other

\* 13. When your billing contains corrections to previously billed charges, how do you prefer to have this information identified on the bill?

Separate section of the bill with detail of cancelled or adjusted charges

Separate mailing of a letter with details of the correction

Separate email with details of the correction

I don't care to be notified

\* 14. How often do you read the inserts that are enclosed with your bills?

Always

Sometimes

Never

\* 15. What would make bill inserts more useful?

### Survey Questions for Consumers

16. Do you have any suggestions that would specifically make it easier to read or understand your bills?

### Survey Questions for Consumers

#### Demographics (Optional)

17. What is your age (Optional)

34 or younger

35-49

50-64

65 or older

18. What part of the state do you live in? (Optional)

Northern Indiana

Central Indiana

Southern Indiana

19. What is the highest level of education you have completed (Optional)

- High school or equivalent
- Vocational/technical school (2 year)
- Some college
- Bachelor's degree
- Master's degree
- Doctoral degree
- Professional (MD, JD, etc.)

20. How would you classify yourself (Optional)

- Asian/Pacific Islander
- African American/Black
- Caucasian/White
- Latino
- Multiracial
- Other

21. What is your current household income? (Optional)

- Under \$10,000
- \$10,000 - \$19,999
- \$20,000 - \$29,999
- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 or more



**IMPA**  
INDIANA MUNICIPAL POWER AGENCY

October 29, 2015

Commissioner James Huston  
Indiana Utility Regulatory Commission  
101 W. Washington Street, Suite 1500E  
Indianapolis, IN 46204

**RE: IURC Billing Symposium**

Dear Commissioner Huston:

The Indiana Municipal Power Agency and our municipal electric members applaud the IURC's efforts to have a discussion among stakeholders about utility billing in Indiana. We appreciate being invited to participate in the Billing Symposium.

IMPA's municipal electric utility members have varying approaches and practices for working with their customers, with each community handling customer billing in a way that is commensurate with that community's abilities and resources. The very nature of our local municipal electric utilities, their diverse size and structures, the oftentimes multiple utilities they run in their communities, and the fact that they are all locally governed and operated, are all factors which make it challenging to quantify best practices for billing. One size does not necessarily fit all. Nevertheless, the common denominator for Indiana's municipal electric utilities is that they are community focused, with a local presence to handle customer inquiries (of which there are very few), and they are directly accountable to the customers they serve because they are governed by the community's leadership through councils or utility boards.

IMPA and our municipal electric utility members sincerely appreciate the IURC's invitation to participate in the symposium. It is my hope that IMPA can continue to be a useful resource to the IURC on matters related to our industry and we look forward to sharing any useful information that comes from the Symposium with our members.

Best regards,

INDIANA MUNICIPAL POWER AGENCY

*Raj G. Rao*  
Raj G. Rao  
President and CEO

# Indianapolis Power & Light Company (Member of Indiana Energy Association) Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?
  - Information on the bill is first determined by the IURC regulations (IAC 4-1-13). IPL last changed its bill in 2013, and the redesign was based on qualitative feedback from customers including focus groups, online surveys, and direct customer feedback. Ultimately, IPL designed three bill options and surveyed customers on which bill statement option they preferred.
2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?
  - For non-residential customer bills, we don't supply a usage graph or temperature chart; otherwise the IPL bills are the same.
3. Can "dummy" copies of each type of your customer bills be provided?
  - Yes, please see attachments.
4. Is there a billing template or standard vendor used by REMCs or municipals?
  - N/A
5. Why does it cost so much to change the format of a utility bill, or the information on the bill?
  - For IPL, the cost is dependent on the type of change being made. However, one of the major factors in the cost to make formatting changes to bills is the fact that the work must be performed by our bill print and mail vendor. Any changes require IPL to change the record types in the extract files sent to the vendor and may require changes to the billing system to supply the additional records. The vendor then has to make changes in their programming to accept the new record types and where the information should be placed on the bill. Any formatting modifications require significant testing by both the utility and vendor to ensure that the changes made have not affected any other data or formatting of the bill.
6. What do you provide when a consumer asks for a detailed bill?
  - A detailed breakdown of the charges is provided upon request from the customer; a sample is attached.
7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

# Indianapolis Power & Light Company (Member of Indiana Energy Association) Response to Consumer Group Questions

- The customer has to make the request to IPL's customer service department for each bill in which they want to see detailed.
8. What portion of your retail customer base has requested electronic billing over the last three years?
- 14%
9. What portion of your retail customer base has requested detailed billing over the last three years?
- Less than 1%
10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?
- IPL uses a variety to communicate payment and billing options to customers including bill inserts, bill messages, customer newsletters, social media, ads on IPLpower.com, IPLpower.com, advertising, messaging on our IVR and messages on their IPL E-Bill.
11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?
- No, they are the same
12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?
- No, not at this time
13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.
- No, we don't have a standard script but we do explain how their energy charges are calculated and the different riders; we also offer to provide the customer copies of the current approved riders that can also be found on IPLpower.com.
14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?
- The most frequent general billing concern IPL receives from customers is that they are not able to pay their bill. The top 5 billing concerns, in no specific order include:
    - High bill

# Indianapolis Power & Light Company (Member of Indiana Energy Association) Response to Consumer Group Questions

- Need more time to pay bill
- Need assistance in paying bill/questions on energy assistance
- Questions related to extension payments
- How much do I need to pay to restore service/reporting payments to order reconnect/when will service be restored

Billing Inquiries make up about 65-70% of all calls received. The next largest inquiry is for service orders such as starting, stopping, or transferring service.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?
- No, but it is available upon request from the customer
16. Do you place information about payment options on the bill? Are they easy to find on the bill?
- Yes, we have bill and envelope messaging promoting billing and payment options throughout the year and the most common payment options are always listed on the bill backer.
17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?
- IPL uses a number of channels to communicate impacts to our customer's monthly bills. Customers can get messages in a variety of ways including bill inserts, newsletters, social media, website, IVR messages, bill messages and some electronic newsletters.
18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?
- IPL has one walk-in facility at 21<sup>st</sup> and Illinois Street in Indianapolis for customers to make in-person payments and they can also make in-person payments at various pay agents that include Kroger, ACE Check Cashing, PLS Check Cashers, Family Dollar, and Marsh. We have posters at IPL's walk-in facility that display payment options and paperless billing options. In addition, there are several courtesy phones that customers may use to speak with a customer service agent.
19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

# Indianapolis Power & Light Company (Member of Indiana Energy Association) Response to Consumer Group Questions

- IPL has promoted its base rate increase request to customers in a number of ways including setting up a dedicated webpage. Additionally, customers have been informed of the request through a bill insert, articles in the newsletter Plugged In, social media messages and neighborhood meetings.

When trackers are updated such as FAC and DSM, that information can be found on IPLpower.com. We also include in a lot of our bill messaging which can be found in media releases and newsletters, that factors that play into the rising cost of electricity.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

- Same as #19

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

- Trackers are not listed on the IPL bill as our charges are not unbundled

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

- We do offer summary billing. A customer cannot opt to only pay for one of the services associated to their summary account. When a payment is made toward a summary account, the payment is applied to the oldest charge first.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

- Yes, IPL has a comprehensive strategy to communicate our EE and DSM programs year-round. Some of the ways we communicate the availability of these programs is through advertising, media relations, bill inserts, bill messages, customer newsletters, social media, ads on IPLpower.com and the Power Tools pages on IPLpower.com.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

# Indianapolis Power & Light Company (Member of Indiana Energy Association) Response to Consumer Group Questions

- We are unable to do this at this time as we don't unbundle the charges on the bill and don't designate the charges as fixed or variable in our billing system.
25. Does your utility provide a new customer with additional educational information about the bill's makeup?
- No, but we have information on our website that explains how to read the bill.
26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?
- IPL E-Bill customers must log into their accounts to pay their bills.
27. What are the benefits of electronic billing?
- Customers enrolled in electronic billing can sign-up for customizable email or text messages that include payment notifications and bill due date reminders. We are also working on a pay-by-text option that will be available for electronic bill users as well as a secure PDF option which will deliver a PDF of the bill to the customer's email box vs. just an email that alerts the customer that the bill is ready to be viewed on our website.
28. For consumers on payment arrangements, is that displayed on the bill? How?
- Yes, there is an area under the Account Summary that provides the billing summary information for their payment arrangement.
29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?
- For customers enrolled in budget billing there is an account summary which reflects their true account balance and a budget summary which reflects the amount due for their budget plan. Budget amounts are reviewed every 3 months and if their budget amount is adjusted a letter is mailed to the customer a month in advance alerting them that their budget amount will change with the next billing statement.
30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?
- No, not at this time
31. How many Spanish speaking calls do you receive per year?
- In 2014, IPL received 27,525 Spanish speaking calling. Through the end of August in 2015, 23,380 calls were received.

# Indianapolis Power & Light Company (Member of Indiana Energy Association) Response to Consumer Group Questions

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?
- A detailed breakdown of charges is provided upon request from IPL customers. Any concerns customers have regarding their bills can be addressed by calling Customer Service.
33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?
- We communicate the disconnect notice to customers via the bill; customers would also see that they are on a disconnect notice if they log into their account on IPLpower.com; they would also be told by our IVR or the call center agent if they call our customer service department. The IURC requires a disconnect notice to be sent to the customer allowing 14 days for payment prior to disconnection; IPL allows approximately 17-21 days from mailing for payment prior to disconnection.
34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
- Please tell us what you think of the overall appearance of the billing statement?
  - Please tell us how easy it is to find the exact amount you need to pay and the payment due date on the example billing statements.
  - What is your preference on the size of the monthly billing statement?
  - Do you prefer the location of the bill messages in Example A or Example B?
  - In both examples, there is a graph that shows the kWh usage in the current billing period, previous billing period, and same period from the prior year.
  - Would a kWh usage graph be useful and/or helpful information to receive on your bill?
  - In both examples a table is located just below the graphs that includes the average daily kWh usage, average high and low temperatures for the billing cycles, and average daily cost for the current bill cycle. Would this information be useful on your bill?
  - In Example A, there is an area dedicated to public service or energy efficiency tips (see the box with the light bulb). Would you find this type of information useful on your billing statement?

# Indianapolis Power & Light Company (Member of Indiana Energy Association) Response to Consumer Group Questions

- Would it be useful if we included some of the following types of information on the back of your bill? Please check yes or no: (radial buttons in front of options)
- In your own words, please tell us what you think about the Billing Statement Examples. Please describe what you like or dislike about the examples, what items you would change, relocate or eliminate, and any other additional suggestions you may have.

35. What are the selection criteria for focus groups providing input on billing formatting and education?

- We conducted focus groups for both residential and commercial customers. Insights were gained in the areas of billing, formatting and education.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

- N/A

37. What is the onsert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an onsert versus an insert?

- This is where the bill insert information is printed on the actual bill vs. a separate insert in the mailing envelope. To date, IPL has not done research on this topic.



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number [REDACTED]

Due Date

09/21/15

Amount Due

\$74.05



**Monthly Account Summary** Billing Date: 08/28/15

Previous Balance	\$79.82
08/11/15 Payment - Thank You	-79.82
Metered Electric And Other Services	68.88
State Tax	5.17
<b>Total Account Balance</b>	<b>\$74.05</b>

**Message Center**

Are you moving this summer? It's easy to connect, disconnect or transfer your service online at IPLpower.com.

**Metered Electric and Other Services**

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/29/15

Rate: RH - Resident/Elec Heat/1 Family

**Historical Usage**

Period	kWh Consumption
Period Last Year	[REDACTED] 595
Previous Period	[REDACTED] 779
Current Period	[REDACTED] 705

Billing Period	Average Daily kWh	Temperature Avg High	Temperature Avg Low
Period Last Year	20.5	82°	63°
Previous Period	25.1	83°	66°
Current Period	24.3	83°	63°

Current Period Average Daily Cost \$ 2.73

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0971558	P	07/30/15	08/28/15	29	99789	00494	99295	1	705

**Service Charges Summary**

Metered Electric Charge	73.88
CoolCents Program	-5.00
State Tax	5.17
Subtotal	74.05

Credit For The 08/2015 CoolCents Program



Emergency "Lights Out" (24/7/365)  
 317.261.8111



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Customer Service  
 Residential 317.261.8222  
 Business 317.261.8444

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Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
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Account Number [REDACTED]

Amount to be paid by 09/21/15

\$74.05

Amount to be paid after 09/21/15

\$76.48

Amount Enclosed

\$ \_\_\_\_\_



P.O. Box 110  
 Indianapolis, IN 46206-0110





## Customer Service Hours

	Call Center	Service Center
Residential	7 a.m. to 6 p.m. Monday - Friday Closed weekends	2102 N. Illinois Street Indianapolis, IN 46202 - 1330
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Toll Free	1.888.261.8222
"Call Before You Dig"	811
Lights Out Day or Night	317.261.8111
Line (available 24/7)	

### Payment Options

Online Including IPL's Pay Now Option	Visit <a href="http://IPLpower.com">IPLpower.com</a>
Express Check by Phone	317.261.8222
Credit or Debit Card	1.800.672.2407
IPL Payment Drop Box	2102 N. Illinois Street Indianapolis, IN, 46202-1330
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### Electronic Check Re-Presentation Policy

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### Rate Code Explanations

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RH	Residential service for a single family dwelling with electric heat
RI/L	Same as RH qualifications but for a multi-family dwelling
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SH	Secondary service for electric heat (May have electric water heating and electric air conditioning combined with electric heat)
CB	Controlled electric water heating only (Not qualified for residential electric water heating rate)
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### Meter Use Explanations

P	Permanent Meter	R	RkVah Meter
D	Demand Meter	T	Temporary Meter



Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110  
IPLpower.com

Account Number [REDACTED]  
Due Date **09/21/15**  
Amount Due **\$180.07**



**Disconnect Notice**  
Disconnect Date: **09/21/15**

**Message Center**

Your account is past due. A payment of **\$158.28** must be received on or before **09/21/2015** to avoid disconnection of your service(s). If payment is not received, the entire balance of \$180.82 will be due. All services attached to the account are subject to disconnection without further notice. If your service is disconnected you will be required to pay \$180.82 and up to \$59.00 in collection charges per service prior to service reconnection. A security deposit may also be required.

Monthly Account Summary	Billing Date: 08/28/15
Previous Balance	\$158.28
08/24/15 Late Payment Charge For 07/30/15 Bill	2.52
Metered Electric And Other Services	18.01
State Tax	1.26
<b>Total Account Balance</b>	<b>\$180.07</b>

**Metered Electric and Other Services**

Service Address: [REDACTED]  
Service ID: [REDACTED] Next Reading Date: 09/29/15 Rate: RH - Resident/Elec Heat/1 Family

Historical Usage	Billing Period	Average Daily kWh	Temperature Avg High	Temperature Avg Low
Period Last Year	[REDACTED]	8.3	82°	63°
Previous Period	[REDACTED]	24.1	83°	66°
Current Period	[REDACTED]	4.1	83°	63°

kWh Consumption

**Current Period Average Daily Cost \$ 0.66**

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period From	To	Billing Days	Meter Reading Previous	Current	Difference	Multiplier	Usage
0715070	P	07/30/15	08/28/15	29	64208	64326	00118	1	118

**Service Charges Summary**

Metered Electric Charge	18.01
State Tax	1.26
Subtotal	19.27



Emergency "Lights Out" (24/7/365)  
317.261.8111



Online Anytime  
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Customer Service  
Residential 317.261.8222  
Business 317.261.8444

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Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110  
IPLpower.com

**Disconnect Notice**

Account Number	[REDACTED]
Amount to be paid by 09/21/15	\$180.07
Amount to be paid after 09/21/15	\$180.82

Amount Enclosed \$ \_\_\_\_\_



P.O. Box 110  
Indianapolis, IN 46206-0110





## Customer Service Hours

	Call Center	Service Center
Residential	7 a.m. to 6 p.m. Monday - Friday Closed weekends	2102 N. Illinois Street Indianapolis, IN 46202 - 1330
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Line (available 24/7)	

### Payment Options

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### Meter Use Explanations

P	Permanent Meter	R	RkVah Meter
D	Demand Meter	T	Temporary Meter



Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110  
IPLpower.com

Account Number [REDACTED]

Due Date

09/21/15

Amount Due

\$46.13

**Message Center**

Are you moving this summer? It's easy to connect, disconnect or transfer your service online at IPLpower.com.

**Monthly Account Summary**

Billing Date: 08/28/15

Previous Balance	\$74.24
08/05/15 Payment - Thank You	-50.00
08/24/15 Late Payment Charge For 07/30/15 Bill	0.01
Metered Electric And Other Services	48.01
State Tax	3.36
<b>Total Account Balance</b>	<b>\$75.62</b>

**Budget Summary**

Previous Amount Due	\$50.12
Payments	-50.00
Charges	0.01
Monthly Budget Amount	46.00
<b>Amount Due</b>	<b>\$46.13</b>

**Metered Electric and Other Services**

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/29/15

Rate: RC - Resident/Elec Water Heat/1 Family

**Historical Usage**

Period Last Year	[REDACTED]	375
Previous Period	[REDACTED]	440
Current Period	[REDACTED]	386

kWh Consumption

Billing Period	Average Daily kWh	Temperature Avg High	Temperature Avg Low
Period Last Year	12.9	82°	63°
Previous Period	14.2	83°	66°
Current Period	13.3	83°	63°

Current Period Average Daily Cost \$ 1.77

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0982228	P	07/30/15	08/28/15	29	59997	60383	00386	1	386

**Service Charges Summary**

Metered Electric Charge	48.01
State Tax	3.36
Subtotal	51.37



Emergency "Lights Out" (24/7/365)  
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Customer Service  
Residential 317.261.8222  
Business 317.261.8444

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Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110  
IPLpower.com

Account Number [REDACTED]

Amount to be paid by 09/21/15

\$46.13

Amount to be paid after 09/21/15

\$47.72

Amount Enclosed

\$ \_\_\_\_\_

5 20150828 01 P0 T0

P.O. Box 110  
Indianapolis, IN 46206-0110



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Residential	7 a.m. to 6 p.m. Monday - Friday Closed weekends	2102 N. Illinois Street Indianapolis, IN 46202 - 1330
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Line (available 24/7)	

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### Meter Use Explanations

P	Permanent Meter	R	RkVah Meter
D	Demand Meter	T	Temporary Meter



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 1 of 17



**Message Center**

Are you moving this summer? It's easy to connect, disconnect or transfer your service online at IPLpower.com.

**Monthly Account Summary** Billing Date: 08/28/15

Previous Balance	\$163,246.34
08/06/15 Payment Thank You	163,246.34
Lighting Services	706.96
Metered Electric And Other Services	210,130.62
Miscellaneous Services	678.62
<b>Total Account Balance</b>	<b>\$211,516.20</b>

Total Number of Services 69  
 Total Services Billed 69

**Lighting Services**

Service Address: [Redacted]

Service ID: [Redacted]

07/2015 4 250 WATT HPS REDDY SENT. @ 17.40 EA  
 07/2015 3 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	80.16
Subtotal	80.16

Service Address: [Redacted]

Service ID: [Redacted]

07/2015 1 400 WATT MV REDDY SENT. @ 12.84 EA

**Service Charges Summary**

Automatic Protective Lighting	12.84
Subtotal	12.84



Emergency "Lights Out" (24/7/365)  
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Customer Service  
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Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Amount to be paid by 09/21/15 \$211,516.20

Amount to be paid after 09/21/15 \$217,841.54

Amount Enclosed \$ \_\_\_\_\_



P.O. Box 110  
 Indianapolis, IN 46206-0110





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## Meter Use Explanations

P	Permanent Meter	R	RkVah Meter
D	Demand Meter	T	Temporary Meter



Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110  
IPLpower.com

Account Number  
Due Date  
Amount Due

09/21/15  
\$211,516.20  
Page 2 of 17

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 1 150 WATT HPS REDDY SENT. @ 13.18 EA  
07/2015 2 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA  
07/2015 1 175 WATT LIGHT @ 6.87 EA

**Service Charges Summary**

Automatic Protective Lighting	27.09
Subtotal	27.09

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 1 150 WATT HPS REDDY SENT. @ 13.18 EA

**Service Charges Summary**

Automatic Protective Lighting	13.18
Subtotal	13.18

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 1 400 WATT HPS REDDY SENT. @ 19.98 EA

**Service Charges Summary**

Automatic Protective Lighting	19.98
Subtotal	19.98

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 3 175 WATT LIGHT @ 6.87 EA  
07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	24.13
Subtotal	24.13

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 3 150 WATT HPS REDDY SENT. @ 13.18 EA  
07/2015 3 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	50.10
Subtotal	50.10

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 1 250 WATT HPS REDDY SENT. @ 17.40 EA

**Service Charges Summary**

Automatic Protective Lighting	17.40
Subtotal	17.40



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 3 of 17

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

07/2015 1 250 WATT HPS-1ST FIXTURE-FLOOD @ 19.14 EA  
 07/2015 1 250 WATT HPS-ADDIT'L FIXTURE-FLOOD @ 17.40 EA

**Service Charges Summary**

Automatic Protective Lighting	36.54
<b>Subtotal</b>	<b>36.54</b>

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

07/2015 3 400 WATT HPS FLOOD - OVERHEAD @ 19.99 EA  
 07/2015 2 400 WATT HPS-1ST FIXTURE-FLOOD @ 28.41 EA  
 07/2015 1 400 WATT HPS-ADDIT'L FIXTURE-FLOOD @ 19.98 EA  
 07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	140.29
<b>Subtotal</b>	<b>140.29</b>

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

07/2015 1 250 WATT HPS FLOOD - OVERHEAD @ 17.41 EA  
 07/2015 2 100 WATT LIGHT @ 6.18 EA  
 07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	33.29
<b>Subtotal</b>	<b>33.29</b>

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

07/2015 1 400 WATT HPS REDDY SENT. @ 19.98 EA  
 07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	23.50
<b>Subtotal</b>	<b>23.50</b>

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

07/2015 1 400 WATT HPS FLOOD - OVERHEAD @ 19.99 EA  
 07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	23.51
<b>Subtotal</b>	<b>23.51</b>

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

07/2015 2 100 WATT LIGHT @ 6.18 EA

**Service Charges Summary**

Automatic Protective Lighting	12.36
<b>Subtotal</b>	<b>12.36</b>



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 4 of 17

Service Address: [REDACTED]

Service ID: 718160

07/2015 2 400 WATT HPS FLOOD - OVERHEAD @ 19.99 EA

**Service Charges Summary**

Automatic Protective Lighting	39.98
<b>Subtotal</b>	<b>39.98</b>

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 1 175 WATT LIGHT @ 6.87 EA

07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	10.39
<b>Subtotal</b>	<b>10.39</b>

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 2 100 WATT LIGHT @ 6.18 EA

**Service Charges Summary**

Automatic Protective Lighting	12.36
<b>Subtotal</b>	<b>12.36</b>

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 2 150 WATT HPS FLOOD - OVERHEAD @ 13.22 EA

**Service Charges Summary**

Automatic Protective Lighting	26.44
<b>Subtotal</b>	<b>26.44</b>

Service Address: [REDACTED]

Service ID: [REDACTED]

07/2015 4 150 WATT HPS FLOOD - OVERHEAD @ 13.22 EA

07/2015 2 400 WATT HPS FLOOD - OVERHEAD @ 19.99 EA

07/2015 3 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

**Service Charges Summary**

Automatic Protective Lighting	103.42
<b>Subtotal</b>	<b>103.42</b>

**Metered Electric and Other Services**

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period From	To	Billing Days	Meter Reading Previous	Current	Difference	Multiplier	Usage
[REDACTED]	P	07/20/15	08/18/15	29	04382	04544	00162	80	12960

**Service Charges Summary**

Metered Electric Charge	1,304.41
<b>Subtotal</b>	<b>1,304.41</b>



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 5 of 17

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/16/15

Rate: SS Secondary Service(Small)

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0012563	P	07/17/15	08/17/15	31	24501	24695	00194	40	7760

**Service Charges Summary**

Metered Electric Charge	823.43
Subtotal	823.43

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0982866	P	07/20/15	08/17/15	28	08028	08156	00128	1	128

**Service Charges Summary**

Metered Electric Charge	25.11
Subtotal	25.11

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0974021	P	07/20/15	08/18/15	29	86418	86443	00025	1	25

**Service Charges Summary**

Metered Electric Charge	14.07
Subtotal	14.07

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/16/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0016152	P	07/17/15	08/17/15	31	00192	00196	00004	100	400

**Service Charges Summary**

Metered Electric Charge	54.21
Subtotal	54.21

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0979466	P	07/20/15	08/18/15	29	03614	03700	00086	40	3440

**Service Charges Summary**

Metered Electric Charge	380.13
Subtotal	380.13

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/17/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0203942	P	07/20/15	08/18/15	29	00133	00138	00005	100	500

**Service Charges Summary**

Metered Electric Charge	64.93
Subtotal	64.93



Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110  
IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 6 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15 Rate: SS Secondary Service(Small)

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0019047	P	07/17/15	08/17/15	31	05153	05261	00108	40	4320

**Service Charges Summary**

Metered Electric	474.47
Adjusted Charge	
Subtotal	474.47

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15 Rate: SS Secondary Service(Small)

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0257987	P	07/17/15	08/17/15	31	72148	73688	01540	1	1540

**Service Charges Summary**

Metered Electric Charge	176.46
Subtotal	176.46

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15 Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0978797	P	07/21/15	08/19/15	29	10099	10105	00006	1	6

**Service Charges Summary**

Metered Electric Charge	12.02
Subtotal	12.02

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15 Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0015146	P	07/20/15	08/18/15	29	08533	08753	00220	300	66000
5015146	R	07/20/15	08/18/15	29	01001	01068	00067	300	20100
6015146	D	07/20/15	08/18/15	29		00319		1	319

**Service Charges Summary**

Metered Electric Charge	6,913.40
Subtotal	6,913.40

	Actual	Billed	Amount
Energy	66000	66000	3,744.08
RkVAh	20100	20100	0.00
Demand	319	319	3,365.45
Power Factor	96%		196.13-
			6,913.40

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15 Rate: SLO Secondary Service (Large)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0018770	P	07/20/15	08/18/15	29	02467	02680	00213	200	42600
5018770	R	07/20/15	08/18/15	29	01968	02126	00158	200	31600
6018770	D	07/20/15	08/18/15	29		00270		1	270

**Service Charges Summary**

Metered Electric Charge	5,344.38
Subtotal	5,344.38



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 7 of 17

Service Address: [REDACTED]

(Continued)

	Actual	Billed	Amount
Energy	42600	42600	2,404.11
RkVAh	31600	31600	0.00
Demand	270	270	2,848.50
Power Factor	80%		91.77
			5,344.38

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SLO Secondary Service (Large)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

**Service Charges Summary**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0013116	P	07/17/15	08/17/15	31	06716	06913	00197	300	59100
5013116	R	07/17/15	08/17/15	31	00834	00901	00067	300	20100
6013116	D	07/17/15	08/17/15	31			00325	1	325

Metered Electric Charge	6,548.57
Subtotal	6,548.57

	Actual	Billed	Amount
Energy	59100	59100	3,295.26
RkVAh	20100	20100	0.00
Demand	325	325	3,428.75
Power Factor	95%		175.44
			6,548.57

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SSO Secondary Service (Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

**Service Charges Summary**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0237875	T	07/17/15	08/17/15	31	80629	83744	03115	1	3115

Metered Electric Charge	344.93
Subtotal	344.93

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SSO Secondary Service (Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

**Service Charges Summary**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0532704	P	07/17/15	08/17/15	31	28653	28942	00289	1	289

Metered Electric Charge	42.32
Subtotal	42.32



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 8 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0016221	P	07/17/15	08/17/15	31	06185	06350	00165	300	49500
5016221	R	07/17/15	08/17/15	31	00767	00818	00051	300	15300
6016221	D	07/17/15	08/17/15	31		00287		1	287

**Service Charges Summary**

Metered Electric Charge	5,695.41
Subtotal	5,695.41

	Actual	Billed	Amount
Energy	49500	49500	2,833.90
RkVAh	15300	15300	0.00
Demand	287	287	3,027.85
Power Factor	96%		166.34-
			5,695.41

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0968909	P	07/20/15	08/18/15	29	12335	12408	00073	1	73

**Service Charges Summary**

Metered Electric Charge	19.22
Subtotal	19.22

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0104514	P	07/21/15	08/19/15	29	09863	09877	00014	1	14

**Service Charges Summary**

Metered Electric Charge	12.87
Subtotal	12.87

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0173765	P	07/20/15	08/11/15	22	00015	00015	00000	1	0

**Service Charges Summary**

Metered Electric Charge	8.35
Subtotal	8.35

Final Charges For This Service  
 Prorated Billing



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 9 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0017948	P	07/20/15	08/18/15	29	03393	03469	00076	40	3040

**Service Charges Summary**

Metered Electric	337.26
Adjusted Charge	
Subtotal	337.26

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0014564	P	07/20/15	08/18/15	29	06114	06280	00166	300	49800
5014564	R	07/20/15	08/18/15	29	00291	00313	00022	300	6600
6014564	D	07/20/15	08/18/15	29		00259		1	259

**Service Charges Summary**

Metered Electric Charge	5,393.77
Subtotal	5,393.77

	Actual	Billed	Amount
Energy	49800	49800	2,850.44
RkVAh	6600	6600	0.00
Demand	259	259	2,732.45
Power Factor	99%		189.12-
			<u>5,393.77</u>

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0019022	P	07/17/15	08/17/15	31	04235	04374	00139	300	41700
5019022	R	07/17/15	08/17/15	31	00504	00533	00029	300	8700
6019022	D	07/17/15	08/17/15	31		00210		1	210

**Service Charges Summary**

Metered Electric Charge	4,473.14
Subtotal	4,473.14

	Actual	Billed	Amount
Energy	41700	41700	2,403.63
RkVAh	8700	8700	0.00
Demand	210	210	2,215.50
Power Factor	98%		145.99-
			<u>4,473.14</u>



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 10 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0016150	P	07/17/15	08/17/15	31	05743	05915	00172	300	51600
5016150	R	07/17/15	08/17/15	31	00768	00819	00051	300	15300
6016150	D	07/17/15	08/17/15	31		00243		1	243

**Service Charges Summary**

Metered Electric Charge	5,362.62
Subtotal	5,362.62

	Actual	Billed	Amount
Energy	51600	51600	2,949.73
RkVAh	15300	15300	0.00
Demand	243	243	2,563.65
Power Factor	96%		150.76-
			5,362.62

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0237884	P	07/20/15	08/18/15	29	78168	79264	01096	1	1096

**Service Charges Summary**

Metered Electric Charge	128.86
Subtotal	128.86

	Actual	Billed	Amount
Energy	81000	81000	4,571.53
RkVAh	63000	63000	0.00
Demand	444	444	4,684.20
Power Factor	79%		189.88
			9,445.61

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0012068	P	07/17/15	08/17/15	31	04356	04464	00108	750	81000
5012068	R	07/17/15	08/17/15	31	03305	03389	00084	750	63000
6012068	D	07/17/15	08/17/15	31		00444		1	444

**Service Charges Summary**

Metered Electric Charge	9,445.61
Subtotal	9,445.61

	Actual	Billed	Amount
Energy	81000	81000	4,571.53
RkVAh	63000	63000	0.00
Demand	444	444	4,684.20
Power Factor	79%		189.88
			9,445.61

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15

Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0821332	P	07/21/15	08/19/15	29	88584	91351	02767	1	2767

**Service Charges Summary**

Metered Electric Charge	308.00
Subtotal	308.00

	Actual	Billed	Amount
Energy	81000	81000	4,571.53
RkVAh	63000	63000	0.00
Demand	444	444	4,684.20
Power Factor	79%		189.88
			9,445.61



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 11 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0988126	P	07/20/15	08/18/15	29	02576	02586	00010	200	2000

**Service Charges Summary**

Metered Electric Charge	225.78
Subtotal	225.78

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0013127	P	07/17/15	08/17/15	31	07100	07277	00177	400	70800
5013127	R	07/17/15	08/17/15	31	03076	03171	00095	400	38000
6013127	D	07/17/15	08/17/15	31			00363	1	363

**Service Charges Summary**

Metered Electric Charge	7,770.37
Subtotal	7,770.37

	Actual	Billed	Amount
Energy	70800	70800	4,008.87
RkVAh	38000	38000	0.00
Demand	363	363	3,829.65
Power Factor	88%		68.15-

7,770.37

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0140399	P	07/21/15	08/19/15	29	39588	39746	00158	1	158

**Service Charges Summary**

Metered Electric Charge	28.30
Subtotal	28.30

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: PLO Primary Service/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0014563	P	07/20/15	08/18/15	29	10938	11198	00260	1400	364000
5014563	R	07/20/15	08/18/15	29	02102	02176	00074	1400	103600
6014563	D	07/20/15	08/18/15	29			01166	1	1166

**Service Charges Summary**

Metered Electric Charge	30,111.78
Subtotal	30,111.78

	Actual	Billed	Amount
Energy	364000	364000	17,749.55
RkVAh	103600	103600	0.00
Demand	1166	1166	13,152.48
Power Factor	96%		790.25-

30,111.78



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 12 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: PLO Primary Service/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0015762	P	07/20/15	08/18/15	29	10052	10320	00268	700	187600
5015762	R	07/20/15	08/18/15	29	01811	01895	00084	700	58800
6015762	D	07/20/15	08/18/15	29			00773	1	773

**Service Charges Summary**

Metered Electric Charge	17,576.74
Subtotal	17,576.74

	Actual	Billed	Amount
Energy	187600	187600	9,298.40
RkVAh	58800	58800	0.00
Demand	773	773	8,719.44
Power Factor	95%		441.10-
			17,576.74

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SLO Secondary Service (Large)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0018768	P	07/20/15	08/18/15	29	09609	09814	00205	300	61500
5018768	R	07/20/15	08/18/15	29	05351	05446	00095	300	28500
6018768	D	07/20/15	08/18/15	29			00277	1	277

**Service Charges Summary**

Metered Electric Charge	6,243.95
Subtotal	6,243.95

	Actual	Billed	Amount
Energy	61500	61500	3,424.89
RkVAh	28500	28500	0.00
Demand	277	277	2,922.35
Power Factor	91%		103.29-
			6,243.95

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15

Rate: SLO Secondary Service (Large)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0016151	P	07/17/15	08/17/15	31	07611	07799	00188	750	141000
5016151	R	07/17/15	08/17/15	31	01226	01296	00070	750	52500
6016151	D	07/17/15	08/17/15	31			00432	1	432

**Service Charges Summary**

Metered Electric Charge	12,006.93
Subtotal	12,006.93

	Actual	Billed	Amount
Energy	141000	141000	7,718.60
RkVAh	52500	52500	0.00
Demand	432	432	4,557.60
Power Factor	94%		269.27-
			12,006.93



Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110  
IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 13 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0988051	P	07/20/15	08/18/15	29	12636	12690	00054	100	5400

**Service Charges Summary**

Metered Electric Charge	604.49
Subtotal	604.49

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SHO SECONDARY SERVICE/HEATING/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0991606	P	07/20/15	08/18/15	29	16855	16905	00050	200	10000

**Service Charges Summary**

Metered Electric Charge	796.00
Subtotal	796.00

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0231889	P	07/21/15	08/19/15	29	04272	04388	00116	1	116

**Service Charges Summary**

Metered Electric Charge	23.80
Subtotal	23.80

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15

Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0121686	P	07/21/15	08/19/15	29	19731	21083	01352	1	1352

**Service Charges Summary**

Metered Electric Charge	156.15
Subtotal	156.15

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0014910	P	07/20/15	08/18/15	29	04658	04788	00130	750	97500
5014910	R	07/20/15	08/18/15	29	05229	05349	00120	750	90000
6014910	D	07/20/15	08/18/15	29		00450		1	450

**Service Charges Summary**

Metered Electric	10,690.73
Adjusted Charge	
Subtotal	10,690.73

	Actual	Billed	Amount
Energy	97500	97500	5,481.73
RkVAh	90000	90000	0.00
Demand	450	450	4,747.50
Power Factor	73%		461.50

10,690.73



Indianapolis Power & Light Company  
P.O. Box 110 Indianapolis, IN 46206-0110

IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 14 of 17

Service Address: [REDACTED]

Service ID: [REDACTED]

Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0173760	P	07/21/15	08/11/15	21	01107	01107	00000	1	0

**Service Charges Summary**

Metered Electric Charge	7.97
Subtotal	7.97

Final Charges For This Service  
Prorated Billing

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/17/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0017992	P	07/20/15	08/18/15	29	11314	11488	00174	160	27840
5017992	R	07/20/15	08/18/15	29	01004	01029	00025	160	4000
6017992	D	07/20/15	08/18/15	29			00076	1	76

**Service Charges Summary**

Metered Electric Charge	2,368.88
Subtotal	2,368.88

	Actual	Billed	Amount
Energy	27840	27840	1,639.06
RkVAh	4000	4000	0.00
Demand	76	76	801.80
Power Factor	99%		71.98-
			<u>2,368.88</u>

Service Address: [REDACTED]

Service ID: [REDACTED]

Next Reading Date: 09/16/15

Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0013084	P	07/17/15	08/17/15	31	05672	05823	00151	300	45300
5013084	R	07/17/15	08/17/15	31	00904	00954	00050	300	15000
6013084	D	07/17/15	08/17/15	31			00245	1	245

**Service Charges Summary**

Metered Electric Charge	5,054.01
Subtotal	5,054.01

	Actual	Billed	Amount
Energy	45300	45300	2,602.22
RkVAh	15000	15000	0.00
Demand	245	245	2,584.75
Power Factor	95%		132.96-
			<u>5,054.01</u>



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number  
 Due Date  
 Amount Due

09/21/15  
 \$211,516.20  
 Page 15 of 17

Service Address: [REDACTED]  
 Service ID: [REDACTED] Next Reading Date: 09/16/15 Rate: PLO Primary Service/DSM Opt Out  
 Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0016149	P	07/17/15	08/17/15	31	05365	05492	00127	2800	355600
5016149	R	07/17/15	08/17/15	31	03379	03457	00078	2800	218400
6016149	D	07/17/15	08/17/15	31			01137	1	1137

**Service Charges Summary**

Metered Electric Charge	30,172.47
Subtotal	30,172.47

	Actual	Billed	Amount
Energy	355600	355600	17,347.11
RkVAh	218400	218400	0.00
Demand	1137	1137	12,825.36
Power Factor	85%		0.00
			<u>30,172.47</u>

Service Address: [REDACTED]  
 Service ID: [REDACTED] Rate: SSO Secondary Service(Small)/DSM Opt Out  
 Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0139282	P	07/20/15	08/11/15	22	01841	01841	00000	1	0

**Service Charges Summary**

Metered Electric Charge	8.35
Subtotal	8.35

Final Charges For This Service  
 Prorated Billing

Service Address: [REDACTED]  
 Service ID: [REDACTED] Next Reading Date: 09/16/15 Rate: SLO Secondary Service (Large)/DSM Opt Out  
 Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0013117	P	07/17/15	08/17/15	31	05632	05776	00144	750	108000
5013117	R	07/17/15	08/17/15	31	05454	05590	00136	750	102000
0013124	P	07/17/15	08/17/15	31	07965	08104	00139	750	104250
5013124	R	07/17/15	08/17/15	31	05596	05722	00126	750	94500
6013117	D	07/17/15	08/17/15	31			01067	1	1067

**Service Charges Summary**

Metered Electric Charge	23,663.11
Subtotal	23,663.11

	Actual	Billed	Amount
Energy	212250	212250	11,566.74
RkVAh	196500	196500	0.00
Demand	1067	1067	11,047.06
Power Factor	73%		1,049.31
			<u>23,663.11</u>



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 16 of 17

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/18/15 Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0992580	P	07/21/15	08/19/15	29	04269	04351	00082	40	3280

**Service Charges Summary**

Metered Electric Charge	362.99
Subtotal	362.99

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/16/15 Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0018889	P	07/17/15	08/17/15	31	06177	06353	00176	400	70400
5018889	R	07/17/15	08/17/15	31	01323	01383	00060	400	24000
6018889	D	07/17/15	08/17/15	31			00347	1	347

**Service Charges Summary**

Metered Electric Charge	7,453.50
Subtotal	7,453.50

	Actual	Billed	Amount
Energy	70400	70400	3,986.81
RkVAh	24000	24000	0.00
Demand	347	347	3,660.85
Power Factor	95%		194.16-
			7,453.50

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15 Rate: SS Secondary Service(Small)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0266863	P	07/31/15	08/18/15	18	00000	00000	00000	80	0

**Service Charges Summary**

Metered Electric	6.83
Adjusted Charge	
Subtotal	6.83

Prorated Billing

Service Address: [REDACTED]

Service ID: [REDACTED] Next Reading Date: 09/17/15 Rate: SL Secondary Service(Large)

Service Name: [REDACTED]

**Meter Reading Detail**

Meter Number	Meter Use	Billing Period		Billing Days	Meter Reading			Multiplier	Usage
		From	To		Previous	Current	Difference		
0014913	P	07/20/15	08/18/15	29	09444	09554	00110	80	8800
5014913	R	07/20/15	08/18/15	29	01207	01243	00036	80	2880
6014913	D	07/20/15	08/18/15	29			00042	1	42

**Service Charges Summary**

Metered Electric Charge	1,089.54
Subtotal	1,089.54



Indianapolis Power & Light Company  
 P.O. Box 110 Indianapolis, IN 46206-0110  
 IPLpower.com

Account Number

Due Date

Amount Due

09/21/15

\$211,516.20

Page 17 of 17

**Service Address:** [REDACTED] (Continued)

	Actual	Billed	Amount
Energy	8800	8800	588.76
RkVAh	2880	2880	0.00
Demand	42	50	527.50
Power Factor	95%		26.72-
			1,089.54

Minimum Demand Billed

**Miscellaneous Services**

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

**Service Name:** [REDACTED]

SUNDRY BILLING EQUIPMENT RENTAL  
 FROM 08/01/2015 TO 08/31/2015

**Service Charges Summary**

Sundry Billing Equipment Rental	342.93
<b>Subtotal</b>	<b>342.93</b>

**Service Address:** [REDACTED]

**Service ID:** [REDACTED]

**Service Name:** [REDACTED]

SUNDRY BILLING EQUIPMENT RENTAL  
 FROM 08/01/2015 TO 08/31/2015

**Service Charges Summary**

Sundry Billing Equipment Rental	335.69
<b>Subtotal</b>	<b>335.69</b>

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

- 1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?**

With a planned Q2 2016 implementation, the NiSource (including NIPSCO) current bill redesign initiative had an objective to create a bill based on direct customer feedback that is easy to read and understand to enable customers to find the information they need quickly. The project began with a review of industry and non-utility industry bill formats as well as an initial survey of company employees who were customers.

An initial format was created and then online focus groups with panelists of customers from seven states were utilized to provide feedback and preferences. The design was modified based on that feedback and then presented to in person focus groups of customers.

- 2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?**

Non-residential bills provide additional detail that correspond with the Customer's rate such as demand information for demand rates. NIPSCO does offer large font bills upon request.

- 3. Can "dummy" copies of each type of your customer bills be provided?**

A mock residential combination gas and electric bill has been provided.

- 4. Is there a billing template or standard vendor used by REMCs or municipals?**

Not applicable for NIPSCO

- 5. Why does it cost so much to change the format of a utility bill, or the information on the bill?**

The project to implement a new bill format is a researched process involving input from customers and understanding the capabilities of the customer information system as well as the capabilities of the software and hardware that is available or that would be necessary to print a new format. It is a process that follows project methodology from concept to business requirements, detailed design, coding, testing, training and implementation as well as the communication plan.

A bill is not a static document that is the same for every customer - coding and testing of a new format must account for all of the many business scenarios such as all of the tariffs, cancel / rebills, multiple sites, credit agreements, budgets and

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

messaging and how any combination of these items could occur with each other.

6. **What do you provide when a consumer asks for a detailed bill?**  
NIPSCO only provides one bill version – summary vs detailed is not available.
7. **What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?**  
Not applicable for NIPSCO
8. **What portion of your retail customer base has requested electronic billing over the last three years?**  
NIPSCO ended 2012 with 8.29% of customers receiving paperless billing, 2013 was 10.29%, 2014 was 11.97% and at the end of August 2015 the participation rate is 12.46%.
9. **What portion of your retail customer base has requested detailed billing over the last three years?**  
Information is not available regarding the number of customers that may have requested a detailed bill.
10. **How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?**  
We use a variety of channels to communicate available options, including:
  - Email
  - Web (NIPSCO.com) – web content, banner ads
  - Traditional news media outreach (press releases)
  - Social media messages
  - On-bill messages
  - On-hold messages (Call Center)
  - New customer welcome packet
  - Bill inserts (also available online for electronic billing customers)
11. **Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?**  
Yes
12. **Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If**

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

**so, what are the options?**

This is not available.

- 13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.**

Our customer service representatives are available 24x7 to answer all questions pertaining to a customer's bill. There are no scripted responses and the customer service rep has access to and can view the customer's actual bill statement.

- 14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?**

Over the past 3 years the following billing topics were the top five categories for calls received: bill explanation / inquiry, payment methods, general information, customer information update and budget inquiry. (Billing questions/inquiries make up about one-third of customer inquiries.)

- 15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?**

Residential Electric – no for volumetric rate, yes for customer charge

Residential Gas Bundled (non *Choice* customers) – yes for commodity rate; no for customer charge.

All tariffs are posted at NIPSCO.com and could be requested by calling the Customer Call Center.

- 16. Do you place information about payment options on the bill? Are they easy to find on the bill?**

Yes, they are listed under the Payment Options heading.

- 17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?**

Customer specific information is presented on the bill each month with a 13-month use history graph as well as comparisons of their average daily use and the average daily temperature for the current month, the prior month and the same month the prior year. Customers can also enroll in billing due date alerts (via text, email or phone) that are specific to their account.

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

For broader information, educational resources are available on NIPSCO's website, including a "How to Read Your Bill" tutorial. For customers without web access, copies of those materials can be requested through the Call Center.

- 18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?**

NIPSCO has a Business Office in our service territory that is open M-F 8:30-5:00pm as well as a 24x7 drop box for payments. Customers can speak to a customer service rep at the business office and conduct any and all business at the office. Customer information material is also available at this site. NIPSCO also has a network of nearly 600 authorized payment location agents where customers can make a payment including grocery stores, Western Union, etc..

- 19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?**

NIPSCO works with traditional news media outlets across our service area to help educate customers on broader updates or large-scale changes to their bill and makes information available on our website. Customers also receive a bill insert for all base rate changes.

- 20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?**

Same approach as Question 19 (web, traditional news media and bill insert). The bill insert is also available online for our electronic billing customers.

- 21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?**

We do not provide a line item breakdown of trackers on our residential bill.

For non-residential electric bills, they are listed as line items.

- 22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?**

NIPSCO's goal is to work with customers to keep their services connected.

Current monthly charges for each service are separate line items on the bill and the total due is displayed as one total. Payments are applied to the oldest receivables first, but there is no automated mechanism in NIPSCO's CIS system

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

for directing a partial payment to a single service. If full payment cannot be made, eligible customers would be offered a credit agreement unless they are already on one in which case a modified agreement would be offered.

**23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?**

We communicate energy efficiency tips and program updates throughout the year, but especially during high-bill seasons. We use a variety of channels to do so, including:

- Periodic on-bill messages
- Periodic bill inserts (also available online for electronic billing customers)
- Email
- Web (NIPSCO.com) – web content, banner ads
- Paid advertising (past campaigns have incorporated print, online, radio and out-of-home)
- Traditional news media outreach (press releases)
- Social media messages
- On-hold messages (Call Center)

**24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?**

Although NIPSCO does not reflect fixed vs variable costs on the bill, NIPSCO does provide education to customers about the variables that impact their bill, including usage, temperature and commodity pricing fixed vs. variable costs on customer bills.

**25. Does your utility provide a new customer with additional educational information about the bill's makeup?**

New customers are sent a customer handbook entitled "Your Guide to NIPSCO" that includes topics such as safety, understanding your bill and paying your bill. References to visit our website for additional information are noted throughout.

**26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?**

NIPSCO customers that receive an electronic bill can view a PDF version of the paper bill online but there is not a different or more detailed version online. Online customers do have access to 24 months of their monthly bills.

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

Approximately 40% of NIPSCO customers have registered for an online account; however, NIPSCO does not track the statistical correlation between paperless customers and online bill viewing. Information regarding bills can be viewed by anyone visiting nipsco.com, regardless of whether the customer is enrolled in electronic billing.

**27. What are the benefits of electronic billing?**

Electronic billing is intended to offer greater convenience for customers – they no longer have to keep up with paper files. Instead, they can log into a secure website to access their current and past bills. Electronic billing helps reduce paper usage, which benefits everyone. It also saves both the customer and the utility postage costs.

**28. For consumers on payment arrangements, is that displayed on the bill? How?**

Customers that request a credit agreement are initially sent a separate mailing that contains their payment schedule. Each monthly bill then continues to reflect the total amount a customer owes but also has a line item showing the amount of the total bill due for the current month.

**29. For consumers on budget billing, is the balance clearly noted?**

Yes, the running budget balance is reflected on each monthly bill under the Actual Account Status heading.

**What percentage of customers are on budget billing?** 28%

**Does the communication about the details on their bills differ for those who are on budget billing?** No

**30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?**  
No

**31. How many Spanish speaking calls do you receive per year?**

One half of one percent of our total call volume for 2014. Translation services are available for Spanish as well as other languages when contacting the Customer Call Center.

**32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?**

Not applicable to NIPSCO

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

**33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?** NIPSCO issues a separate mailing for a disconnect notice in accordance with IURC Rules. It is printed on green paper to call the customer's attention to the notice. Paperless bill customers are also mailed a paper disconnect notice.

**34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?**

We conducted an online survey as well as focus groups in order to collect feedback on the following:

- What information is most important?
- Can you find the information you need quickly?
- Where would you like to see specific information placed?
- What format would you like to see this information in?
- What icons are most effective?
- How much data would you like to see?
- Is the font size appropriate?

The survey questions did not differ between electronic and paper bills. The bills our electronic customers receive is identical to the one received by paper bill customers (i.e. e-bill is a PDF of our hard copy bill).

**35. What are the selection criteria for focus groups providing input on billing formatting and education?**

The customers for the face-to-face customer focus group for the bill redesign project were selected by an external focus group company. Criteria for the recruitment included being a NIPSCO customer, the member of the household who looks at and pays the utility bill, and a mix of owners, renters, ages and ethnicities.

**36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?**

An online customer panel gives customers the opportunity to provide feedback when and where it is convenient for them. Participation in the panel is completely voluntary.

NIPSCO sends several surveys throughout the year on a variety of topics. For the bill design survey, customers were able to experience a working draft of the

# NIPSCO

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

bill and were then asked a series of questions. NIPSCO also used a mouse-driven heat map feature that allowed customers to show what information was most important to them. Of the approximately 2,000 NIPSCO panelists, almost 1,400 provided answers to demographic questions including gender, age, household income and ethnicity.

- 37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?**  
Not applicable to NIPSCO

For creating an account or for changing account self-service 24 hours/day  
For credit questions,  
call 7 a.m. - 7 p.m., CST Mon. - Fri.  
For quickest response,  
call 11 a.m. - 3 p.m., Tue. - Fri.

**1-800-634-3524**  
For gas leaks or odor of gas 24 hours/day

**1-800-635-0952**  
For hearing-impaired TDD.

**www.nipsco.com**  
For more information about our services,  
safety and conservation.

## Billing Options

**BudgetPlan** Reduce the impact of higher, unstable natural gas prices by spreading the cost of winter heating more evenly throughout the year. Know how much to expect to pay each month.

**Alternative Pricing Options** Obtain price certainty by purchasing your natural gas from an unregulated supplier or through products or services offered by NIPSCO and have more control over the commodity gas supply portion of your bill. NIPSCO will still deliver your gas and provide safe and reliable service.

## Payment Options

**Pay Online** Pay free by electronic check at our Web site.

**CheckFree E-bill** Receive and pay bills online through CheckFree. Enroll at our Web site.

**Auto Bill Payment** Authorize your bank to pay your bill automatically each month with ZapCheck. Enroll online.

**Pay By Phone** Call 1-855-763-6277 or link from our Web site to pay by credit/debit card or e-check. A convenience fee from BillMatrix will apply.

**Pay In Person** Call or visit us online to find an authorized payment center near you. Agents charge a fee for each transaction.

**Pay By Mail** Return coupon below with payment to:  
NIPSCO  
P.O. Box 13007  
Merrillville, IN 46411-3007

## Legal Notices

**Rate Schedule** Information about rate schedules is available upon request.

## Utility Meter Information

**Actual Reading** A meter reader has read the meter. You're required to provide us access to read the meter at least once a year or risk shut-off. Please contact us to make arrangements if access is required.

**Estimated Reading** If we are unable to obtain a reading, we estimate your reading based on the history of usage at the service address and temperatures for the billing period. The next time we read the meter your bill is adjusted to make sure you pay only for the energy you have used.

## JOHN X DOE

Previous Balance on 07/31/2015	\$162.45
Payments Received on 08/07/2015	- \$162.45
Balance on 09/01/2015	= \$0.00
Charges for Gas Service This Period	+ \$16.70
Charges for Electric Service This Period	+ \$257.01

**Amount Due by 09/19/2015 = \$273.71**

If paid after 09/19/2015, the amount due will be \$281.81.

charge of \$8.10 will be added to your account.

Save time and money by making this your last mailed payment. Visit [nipsco.com](http://nipsco.com) for details about ZapCheck.

See back of bill for Detail of Charges for Electric Service.

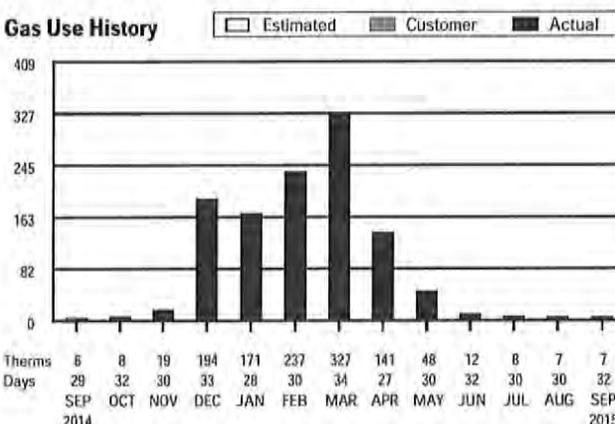
## Gas Service Summary

<b>Service Location</b>	
123 Anystreet St Anytownusa IN 46526-4025	
<b>Meter Number</b>	<b>Meter Readings (32 Billing Days)</b>
XX12345	Actual Reading on 09/01 4956
	Actual Reading on 07/31 - 4949
	<b>Gas Used (Ccf) = 7</b>
	Conversion to Therms x 1.044
	<b>Total Gas Used (Therms) = 7.3</b>

## Service Summary Notes

Your next scheduled meter reading date is between **10/01/2015 - 10/05/2015**

## Gas Use History



## Daily Comparisons

Month	Avg Daily Temp	Avg Daily Usage
Sep '15	71.0°	0.2
Aug '15	72.4°	0.2
Sep '14	71.8°	0.2

## Detail of Charges for Gas Service

<b>Charges for Residential CARE - Rate 411</b>	
<b>Gas Supply Charges</b>	
Gas Commodity Charge	\$1.23
Interstate Transportation and Storage Charges	\$2.36
<b>Total</b>	<b>\$3.59</b>
<b>Delivery Charges</b>	
Delivery Charges	\$12.02
<b>Total</b>	<b>\$12.02</b>
<b>Charges for Service (Before Discount)</b>	<b>\$15.61</b>
<b>Charges for Service (After Discount)</b>	<b>\$15.61</b>
Indiana Sales Tax	\$1.09
<b>Total Charges for Gas Service This Period</b>	<b>\$16.70</b>

## Service Charges Notes

Gas supply charges are passed through to customers without markup.

All Gas Supply Charges should be considered when comparing gas pricing alternatives.

Gas Commodity Charges:  
Aug 2015 \$0.1676 per therm  
Sep 2015 \$0.1936 per therm

Interstate Pipeline Transportation and Contract Storage Charges:

Aug 2015 \$0.3258 per therm  
Sep 2015 \$0.2658 per therm

## Payment Coupon

**Amount Due by 9/19/2015 \$273.71**

If paid after 09/19/2015, the amount due will be \$281.81.

Payment Enclosed \$

AB

Make check payable to:

Turn Me Over ▶▶  
for more details about your account

**Account Number**  
999-999-999-9

Is your contact information on the back incorrect? Check this box and detail the correction on the reverse side.

JOHN X DOE  
123 ANYSTREET ST  
ANYTOWNUSA IN 46526-4025

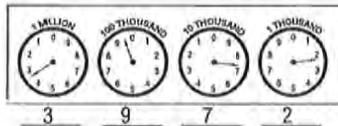


P.O. BOX 13018  
MERRILLVILLE, IN 46411-3018

into therms, a unit of heat. Electricity is measured in kwh (kilowatt hour) equal to 1,000 watts used for one hour or the energy needed to burn a 100-watt light bulb for 10 hours.

**How to Read the Meter** When a pointer is between two numbers on a dial-type meter, read the smaller number except when the pointer is between 9 and 0. Record the reading on the dials from left to right.

**Example:**



## Safety Tips

**Odor of Gas** We add a distinctive odor to your natural gas to alert you to a leak in or around your home. If you smell an odor of gas:

1. Leave the building immediately. Leave the door open on your way out, and don't use light switches or matches.
2. Call our 24-hour emergency number from a nearby phone and wait for our service crew to arrive to explain the situation.

**Call Before You Dig** If you're planning a home construction or landscaping project, call Indiana 811 at "811" at least two working days before you start to dig. A representative will mark the approximate location of underground utility lines on your property.

**Employee Identification** All of our employees and approved meter readers and contractors carry photo identification. If someone claims to represent the gas company, ask to see identification. Call the police if you see suspicious activity.

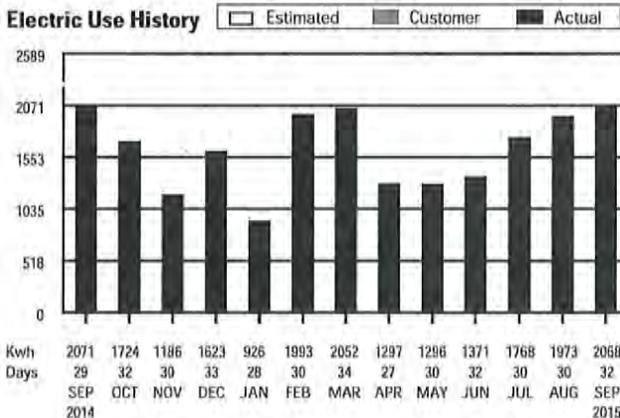
123 Anystreet St  
Anytownusa IN 46526-4025

reading date is between  
10/01/2015 - 10/05/2015

**Meter Number**  
XX54321

**Meter Readings (32 Billing Days)**  
Actual Reading on 09/01 13917  
Actual Reading on 07/31 - 11849  
**Electric Used (kwh) = 2,068**

## Electric Use History



## Daily Comparisons

Month	Avg Daily Temp	Avg Daily Usage
Sep '15	71.0°	64.0
Aug '15	72.4°	65.8
Sep '14	71.8°	71.4

## Detail of Charges for Electric Service

### Charges for Residential Electric Service - Rate 611

Customer Charge	\$11.00
Energy Use Charges	\$229.20
Indiana Sales Tax	\$16.81
<b>Total Charges for Electric Service This Period</b>	<b>\$257.01</b>

### Service Charges Notes

**Customer Charge** is the monthly charge to cover basic costs associated with providing service.

**Energy Use Charges** are calculated based on your monthly usage. Fuel Charges incurred in the generation and acquisition of electricity are passed through to customers without markup.

## Report a Street Light Out

Is there a street light out in your neighborhood? Be sure to report it with our streetlight outage reporting tool to have it repaired. Visit [NIPSCO.com/StreetlightOut](http://NIPSCO.com/StreetlightOut) on your desktop or mobile device.

## Contact Information Corrections

If this mailing address, phone number, or e-mail address are incorrect, please make the necessary corrections on the lines below.

123 Anystreet St  
Anytownusa IN 46526-4025  
123-456-7890  
JOHNXDOE@HOTMAIL.COM

Address \_\_\_\_\_

# Vectren

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups? **Qualitative research was conducted prior to Vectren's latest bill redesign effort in 2014 to obtain customer feedback regarding bill format and content. Two sets of focus groups (broken out by income) were conducted in each territory (4 total sessions in Indiana) and included the demographics below. During the research, participants were asked to rate several formats, including the current design, and to discuss what they liked/disliked about each, among other questions related to line items, features and terms on the bill. Other screening criteria used for the focus groups:**
  - **Adult head of household responsible for paying utility bills for the household.**
  - **Receive a paper bill from Vectren.**
  - **Mix of homeowners and renters.**
2. Is there a difference in the consumer classes and how the bills are formatted and presented to them? **Residential and commercial bills are essentially the same; large industrial bills are slightly different. These customers have an account manager, and they seem more details for various line items.**
3. Can "dummy" copies of each type of your customer bills be provided? **These have been provided.**
4. Is there a billing template or standard vendor used by REMCs or municipals? **N/A**
5. Why does it cost so much to change the format of a utility bill, or the information on the bill? **Costs are incurred due to IT-related expenditures around coding and testing to ensure accurate data is displayed on the bill.**
6. What do you provide when a consumer asks for a detailed bill? **Not an option for Vectren.**
7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill? **N/A**
8. What portion of your retail customer base has requested electronic billing over the last three years? **About 23% - this rises about 1-2% each year.**
9. What portion of your retail customer base has requested detailed billing over the last three years? **N/A**

# Vectren

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing? **Customer emails, bill inserts, Vectren.com, promotions within the eBill template, Vectren Twitter accounts, news releases, bill messages, etc.**
11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ? **Exactly the same. Although eBill customers have to click and log in to see a pdf of the paper bill – right now, eBill customers initially see the amount and due date – and any promotional message, including language that notes if they have a disconnect notice.**
12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options? **No.**
13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script. **We have talking points for various current events/issues. Contact center agents can access these in real-time if a customer issue arises. As for line items on the bill, our contact center agents go through 6 to 8 weeks of training prior to being released to answer calls, and this training includes understanding the various terms and definitions of our customer bills.**
14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received? **The top 5 billing related questions center around these 5 areas:**
  - High usage / high bill – calls generated typically by a weather swing that sends usage upward; certainly many of these lead into challenged to pay calls where customers are needing assistance or arrangements**
  - Estimated reads**
  - Non-registering meter**
  - Disconnect bill language – calls where the customer is checking on status and payment options to avoid disconnection.**
  - Budget Bill (broad) – the calls vary from questions during the recalculation period, to amount due or owed for going off the program, etc.**
15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request? **Yes, we display the electric fixed charge of \$11 per month.**

# Vectren

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

16. Do you place information about payment options on the bill? Are they easy to find on the bill? **Yes, our promotions vary monthly but we do seasonally promote payment arrangements, Budget Bill, AutoPay, etc.**
17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill? **Bill messages, bill inserts, customer emails, web site, news releases, paid media, social media, etc.**
18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations? **We have a network of grocery and convenient stores for pay sites; they charge \$2 processing fee. We also have 1 free pay site in the Evansville area. The pay sites are not staffed by Vectren personnel and thus, the staff is not equipped to answer billing questions.**
19. What do you do to educate consumers of new rates, trackers, etc. on paper bills? **Bill inserts, web site information, news releases, customer emails.**
20. What is done to educate consumers of new rates, trackers, etc. on electronic bills? **eBill promotions, web site information, news releases, social media messaging, customer emails, bill messaging, public outreach on gas infrastructure modernization activities.**
21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill? **Vectren does not display trackers.**
22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill? **N/A. We discuss payment arrangements but do not encourage customers to pay for one service and not the other.**
23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs? **Yes. We use paid media, news release, social media, bill messages, bill inserts, web site promotions, customer emails, public outreach on energy efficiency programs and tips, etc.**

# Vectren

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not? **Gas bills: gas costs are listed separately than the distribution charges; likewise, we chart monthly usage and weather, which allows customers to see that when they use less, they pay less. Electric bills: The fixed charge is detailed, but fuel costs are not separated. However, there is a monthly usage chart and weather data that helps customers understand how increased usage leads to higher costs.**
25. Does your utility provide a new customer with additional educational information about the bill's makeup? **We run "understanding your bill" promotions annually. The information is always available on our web site and the terms and definitions of the bill are always on the back.**
26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill? **This varies by month.**
27. What are the benefits of electronic billing? **Arrives faster than the paper bill, convenience, saves trees, saves costs for printing and mailing.**
28. For consumers on payment arrangements, is that displayed on the bill? How? **Yes, arrangements dates and amounts are displayed on the bill in detail.**
29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing? **We have about 20% on Budget Bill in our Vectren North gas-only territory. They see actual charges each month as well as their Budget amount; the balance is clearly noted.**
30. Do you offer simple or detailed billing in Spanish? Or bilingual versions? **No. But we do regularly promote our translation services and do have some Spanish speaking reps on staff.**
31. How many Spanish speaking calls do you receive per year? **Less than 1% of calls (0.63%) are from Spanish-only speaking individuals. We employ Spanish-speaking reps to handle these calls and have third party translation services as a back up if needed.**
32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.? **N/A**

# Vectren

## (Member of Indiana Energy Association)

### Response to Consumer Group Questions

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules? **Disconnect notices are directly printed on the bill in large black font (as well as in the eBill email); specific messages on amounts that must be paid and by what date are also on the bill and follow regulatory guidelines. If an eBill customer receives a disconnect notice, they receive an email and also get a paper copy sent to the home.**
34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so? **Used focus groups and a discussion guide to look at the bill and other bill options and have customers talk through the format – in terms of what they liked, what they did not like, suggestions for improvement. We did not focus on the eBill email template, however.**
35. What are the selection criteria for focus groups providing input on billing formatting and education? **We focus on ensuring we have some demographic diversity, especially when it comes to household income.**
36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel? **N/A**
37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert? **We are in the process of testing these now. No research is underway. Customer specific bill messages have been running for a year, however.**



Vectren: 1-800-227-1376 | Call Before You Dig: 811 or 1-800-382-5544 | Relay Indiana: 1-800-743-3333

Visit [www.vectren.com](http://www.vectren.com) for questions, energy tips, account information and more.

**Billing Date:** Jun 25, 2014  
**Date Due:** Jul 12, 2014  
**Amount Due:** \$XX.XX  
 Amount Due after Jul 12, 2014 \$XX.XX

**Your Account Information**

**Account Number** XX-XXXXXXXX-XXXXXXX X  
**Service Address:** John Q. Customer, 123 Vectren St., Evansville, IN 47715  
**Previous Bill Amount** \$XX.XX  
**Payment(s) Received** \$XX.XX  
**Balance Carried Forward** \$X.XX  
**Vectren Delivery and Supply Charges** \$XX.XX  
**Charges This Period** \$XX.XX  
**Total Amount Due** \$XX.XX

**Energy Tip:** Close draperies and blinds during the day to keep the heat of the summer sun out of the home, giving some relief to your air conditioner.

Turn off the ceiling fan when not in the room. Ceiling fans cool people - not rooms. If the room is unoccupied, turn off the ceiling fan to save energy.

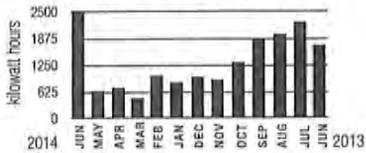
**Detailed Account Activity**

**Electric Service**

Meter Number	Service Period		Number of Days	Meter Readings		Multiplier	Electric Rate	kWh Used This Period
	From	To		Beginning	Ending			
XXXXXXXX	05/07/14	06/21/14	45	54338A	56796A	1	RS	2458

**Current Electric Charges** \$XX.XX  
 (includes a Service Charge of \$XX.XX)  
**State Sales Tax** \$XX.XX  
**Total Electric Charges** \$XXX.XX

**Electric Usage Comparison**



**Average Temperature for this Billing Period**  
 Current: 72° Previous Month: 60° Last Year: 68°  
 Next Scheduled Read Date: 07/23/14

Please return this portion with your payment made payable to Vectren.



Account Number: XX-XXXXXXXX-XXXXXXX X

Date Due:	Jul 12, 2014
Amount Due:	\$XX.XX
Amount Enclosed:	\$ _____
Amount Due after Jul 12, 2014	\$XX.XX
Allow 5 business days for mailing	

# 000002566

I=0000

John Q. Customer  
 123 Vectren St.  
 Evansville, IN 47715

Write account number on check and mail to:  
 Vectren Energy Delivery  
 P.O. Box 6250  
 Indianapolis, IN 46206-6262

XXXXXXXXXXXXXXXXXXXXX070914000000358500000035339

## Important Vectren Energy Delivery Numbers

Customer Service: 1-800-227-1376 | Call Before You Dig: 811 or 1-800-382-5544 | Indiana Relay Service: 1-800-743-3333 | [www.vectren.com](http://www.vectren.com)

**Customer Service questions or concerns:** To contact Vectren Energy Delivery regarding your bill or service, visit us online at [www.vectren.com](http://www.vectren.com) or contact us between 7 a.m. and 7 p.m., Monday through Friday, at 1-800-227-1376. Please do not include any correspondence to P.O. Box 209, Evansville, IN 47702-0209.

### Natural Gas Service Terms & Definitions

**Distribution and Service Charges** - Portion of the bill which reflects the costs to deliver natural gas to your home or business. The customer facilities charge that is billed each month regardless of consumption is included in this line item.

**Gas Cost Charge** - Portion of the bill which reflects how much Vectren Energy Delivery paid for the natural gas used in your home or business. This cost is passed on to you. The Indiana Utility Regulatory Commission reviews and approves these natural gas costs on a quarterly basis.

**Demand** - Charge for some larger customers based on their highest usage within a defined period. The billing demand for gas is stated in therms.

**CCF (100 Cubic Feet)** - Gas consumption is measured by your meter in hundreds of cubic feet.

**Therm** - The volume of gas in CCF multiplied by the therm conversion factor.

**Therm Conversion Factor** - The heat content of the gas used to convert the measured gas consumption from CCF to therms.

**Pressure Factor** - Factor used to calculate consumption on meters in which delivery pressure is higher than standard pressure and a pressure compensation instrument is not used.

**Miscellaneous Charges** - Examples for miscellaneous charges may include but are not limited to deposits, reconnect charges, etc.

### Electric Service Terms & Definitions (where applicable)

**Current Electric Charges** - Includes the following three components that are reviewed and approved by the Indiana Utility Regulatory Commission.

- **Energy Charge** - Charges billed each month for the amount of electric consumption during the billing period. This charge includes base commodity and delivery charges.
- **Energy Adjustment** - Portion of the bill which reflects the market cost of purchasing fuel and electricity as well as other environmental and regulatory cost adjustments.
- **Service Charges** - Charges billed each month to recover various costs the company incurs regardless of consumption. This includes metering, meter reading, operation and maintenance of service delivery facilities, billing and administrative costs incurred by Vectren Energy Delivery.

**Demand** - Rates for some larger customers are based on their highest usage with a defined period. The billing demand for electric is stated in kilowatts (kW) or kilovolt-amperes (kVA).

**kWh (kilowatt hours)** - Electric energy consumption is measured by your meter in kilowatt hours.

**Multiplier** - Used to calculate the kWh consumption on high usage meters.

**Miscellaneous Charges** - Examples for miscellaneous charges may include but are not limited to reconnect charges, returned check charges, etc.

#### Meter Abbreviations

A = Actual meter reading

E = Estimated meter reading

Natural Gas Residential Rate Codes	RES 110 - Residential Sales Service, RES 210 - Residential Sales Service, RES 211 - Unmetered Gas Lighting Sales Service
Natural Gas Commercial Rate Codes	COM 120 - General Sales Service, COM 125 - School/Government Transportation Service, COM 129 - Natural Gas Vehicle Service, COM 220 - General Sales Service, COM 225 - School/Government Transportation Service, COM 229 - Natural Gas Vehicle Service, COM 240 - Interruptible Sales Service
Electric Residential Rate Codes	RS - Residential Service, B - Water Heating Service
Electric Commercial Rate Codes	SGS - Small General Service, DGS - Demand General Service, OSS - Off-Season Service



Vectren: 1-800-227-1376 | Call Before You Dig: 811 or 1-800-382-5544 | Relay Indiana: 1-800-743-3333  
 Visit www.vectren.com for questions, energy tips, account information and more.

**Billing Date:** Jun 25, 2014  
**Date Due:** Jul 12, 2014  
**Amount Due:** \$XX.XX  
 Amount Due after Jul 12, 2014 \$XX.XX

**Your Account Information**

**Account Number** XX-XXXXXXXX-XXXXXX X  
**Previous Bill Amount** \$XX.XX  
**Payment(s) Received** \$XX.XX  
**Balance Carried Forward** \$X.XX  
**Service Address:** Vectren Delivery and Supply  
 John Q. Customer Charges \$XX.XX  
 Jane C. Customer Charges This Period \$XX.XX  
 123 Vectren St.  
 Noblesville, IN 46060  
**Total Amount Due** \$XX.XX

Energy Tip: Close draperies and blinds during the day to keep the heat of the summer sun out of the home, giving some relief to your air conditioner.

Turn off the ceiling fan when not in the room. Ceiling fans cool people - not rooms. If the room is unoccupied, turn off the ceiling fan to save energy.

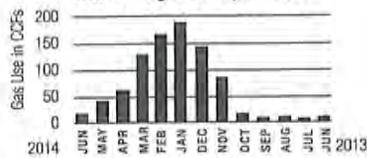
**Detailed Account Activity**

**Natural Gas Service**

Meter Number	Service Period		Number of Days	Meter Readings		CCF Used	Therm Conversion	Pressure Factor	Gas Rate	Therms Used This Period
	From	To		Beginning	Ending					
XXXXXXXX	05/07/14	06/21/14	45	4592A	4624A	32	1.018900	1.00000	RES 210	32.605

Distribution & Service Charges \$XX.XX State Sales Tax \$XX.XX  
 Gas Cost Charge \$XX.XX **Total Gas Charges** \$XX.XX

**Gas Usage Comparison**



Average Temperature for this Billing Period  
 Current Previous Month Last Year  
 72° 60° 68°  
 Next Scheduled Read Date 07/23/14

Please return this portion with your payment made payable to Vectren.



Account Number: XX-XXXXXXXX-XXXXXX X

Date Due:	Jul 12, 2014
Amount Due:	\$XXX.XX
Amount Enclosed:	\$ _____
Amount Due after Jul 12, 2014	\$XXX.XX
Allow 5 business days for mailing	

# 000002566 I=0000

John Q. Customer  
 123 Vectren St.  
 Noblesville, IN 46060

Write account number on check and mail to:  
 Vectren Energy Delivery  
 P.O. Box 6250  
 Indianapolis, IN 46206-6262

XXXXXXXXXXXXXXXXXXXX070914000000358500000035339



Vectren: 1-800-227-1376 | Call Before You Dig: 811 or 1-800-382-5544 | Relay Indiana: 1-800-743-3333  
 Visit www.vectren.com for questions, energy tips, account information and more.

**Billing Date:** Jun 25, 2014  
**Date Due:** Jul 12, 2014  
**Amount Due:** \$XX.XX  
 Amount Due after Jul 12, 2014 \$XX.XX

**Your Account Information**

**Account Number** XX-XXXXXXXX-XXXXXXX X  
**Previous Bill Amount** \$XX.XX  
**Payment(s) Received** \$XX.XX  
**Balance Carried Forward** \$X.XX  
**Service Address:** Vectren Delivery and Supply  
 John Q. Customer Charges \$XX.XX  
 Jane C. Customer Charges This Period \$XX.XX  
 123 Vectren St.  
 Evansville, IN 47712  
**Total Amount Due** \$XX.XX

Energy Tip: Close draperies and blinds during the day to keep the heat of the summer sun out of the home, giving some relief to your air conditioner.

Turn off the ceiling fan when not in the room. Ceiling fans cool people - not rooms. If the room is unoccupied, turn off the ceiling fan to save energy.

**Detailed Account Activity**

**Electric Service**

Meter Number	Service Period		Number of Days	Meter Readings		Multiplier	Electric Rate	kWh Used This Period
	From	To		Beginning	Ending			
XXXXXXXX	05/07/14	06/21/14	45	54338A	56796A	1	RS	2458

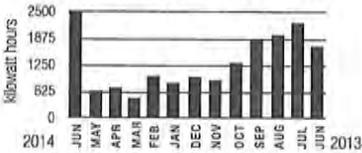
Current Electric Charges \$XXX.XX State Sales Tax \$XX.X  
 (includes a Service Charge of \$XX.XX) **Total Electric Charges** \$XXX.X

**Natural Gas Service**

Meter Number	Service Period		Number of Days	Meter Readings		CCF Used	Therm Conversion	Pressure Factor	Gas Rate	Therms Used This Period
	From	To		Beginning	Ending					
XXXXXXXX	05/07/14	06/21/14	45	4592A	4624A	32	1.018900	1.00000	RES 110	32.605

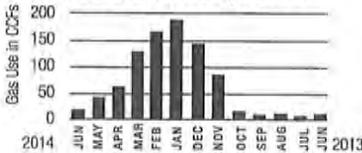
Distribution & Service Charges \$XX.XX State Sales Tax \$XX.X  
 Gas Cost Charge \$XX.XX **Total Gas Charges** \$XX.X

**Electric Usage Comparison**



Average Temperature for this Billing Period  
 Current 72° Previous Month 60° Last Year 68°  
 Next Scheduled Read Date 07/23/14

**Gas Usage Comparison**



Please return this portion with your payment made payable to Vectren.



Account Number: XX-XXXXXXXX-XXXXXXX X

Date Due: Jul 12, 2014  
 Amount Due: \$XX.XX  
 Amount Enclosed: \$ \_\_\_\_\_  
 Amount Due after Jul 12, 2014 \$XX.XX  
 Allow 5 business days for mailing

# 000002566

I=0000

John Q. Customer  
 123 Vectren St.  
 Evansville, IN 47712

Write account number on check and mail to:  
 Vectren Energy Delivery  
 P.O. Box 6250  
 Indianapolis, IN 46206-6262

XXXXXXXXXXXXXXXXXXXX070914000000358500000035339